

# SecureMaster UL Product Highlights

SecureMaster UL is a fixed universal life product. The advantages of SecureMaster UL are: 1) simplified underwriting; 2) low face amounts and 3) the ability to address the needs of the senior market and first time buyers. SecureMaster provides death benefit protection at a price much less than a typical Simplified Issue Whole Life.

**ISSUE AGES: (AGE LAST BIRTHDAY)**

21 – 85

**MINIMUM FACE AMOUNT:**

\$10,000

**MAXIMUM FACE AMOUNT:**

\$100,000

**SIMPLIFIED UNDERWRITING:**

\$10,000 - \$100,000

**PREMIUM CLASS:**

- Tobacco – cigarettes only in the last 12 months
- Nontobacco – including pipe, cigar, chewing tobacco

**MINIMUM GUARANTEED INTEREST:**

3%

**CURRENT INTEREST RATE:**

Contact sales support for current rates.

**POLICY LOANS:**

2% spread for the first 10 years

Zero spread loans after the 10th year

**SURRENDER CHARGE:**

Surrender charges are level for the first 5 policy years and then decrease each month over the next 10 years.

**WITHDRAWALS OR PARTIAL SURRENDERS:**

Partial cash surrenders are permitted after the first policy year. These transactions are subject to surrender charges and may be taxable. In addition, there is a \$25.00 charge for each partial surrender. The minimum partial surrender amount is \$500.00.

**PREMIUM MODES:**

Annual

Semi-Annual

Quarterly

Monthly Bank Draft

**PREMIUM LOADS/POLICY FEE:**

5% premium expense charge and \$5 per month for policy fee.

**UNDERWRITING REQUIREMENTS:**

- 1) Telephone interview
- 2) MVR
- 3) Accept/Reject Underwriting

**FORMS REQUIRED FOR SUBMISSION\*:**

Fidelity and Guaranty Life application

HIPAA form

Fidelity and Guaranty Life HIV Form

Replacement form (if necessary)

Applicable supplemental questionnaire forms

Signed Illustration or Illustration Certification

**RIDERS\*\*:**

Other Insured

Waiver of Monthly Deduction

Accelerated Benefit

Children's Level Term

Ultimate Income

**RATES:**

Software available on *SalesLink*.

\* All state specific forms and applications are available on *SalesLink*.

\*\* Not all riders are available in all states. Check state availability grid on *SalesLink*. Target premium may be less than endowment premium for ages 21-54.

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## Notes:

Individual Policy Form Number: FGL UL10 (12-95); et al.

Group Master Contract Form Number: FGL UL10-P (7-01); et al.

Group Certificate Form Number: FGL UL10-C (7-01); et al.

Subject to state availability. Certain restrictions may apply

Interest rates are effective annual interest rates and are subject to change.

Surrender charges may apply to withdrawals

Issuance of the policy may depend upon answers to health questions stated in the application.

Policies issued by Fidelity and Guaranty Life Insurance Company, Baltimore, MD.

## About Us – Old Mutual Financial Network

Old Mutual Financial Network (OMFN) is the marketing name for the U.S. life insurance and annuity operations of Old Mutual plc, including Fidelity and Guaranty Life Insurance Company. Headquartered in London, England, Old Mutual was founded in 1845, is one of the world's largest insurers, ranks as a Fortune Global 500 company and employs nearly 50,000 people worldwide. OMFN has the knowledge, expertise and resources that a global powerhouse can provide and is committed to delivering innovative and balanced financial solutions. Fidelity and Guaranty Life is solely responsible for its contractual guarantees and commitments.

No bank guarantee. • Not FDIC/NCUA/NCUSIF insured. • May lose value if surrendered early.

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