

SecureMaster from Fidelity and Guaranty Life

Easy and Simple... Just like life insurance ought to be!

This document is not a legal contract. For the exact terms and conditions, refer to the contract.

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

This product is offered on a group or individual basis as determined by state availability

Subject to state availability. Certain restrictions may apply

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

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

Withdrawals may be subject to income tax and IRS penalty tax if made before age 59 1/2. Consult your tax advisors regarding your unique situation.

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.

Consider all the facts, then make your own decision.

Fidelity and Guaranty Life offers permanent life products with different product features, benefits and charges, including different issue ages, premium requirements, death benefit levels and surrender charges. For all of the details about the dynamic **SecureMaster**, from Fidelity and Guaranty Life, contact your licensed sales representative today, email us at contact-us@omfn.com, or visit us on the World Wide Web at www.omfn.com.

Of course, as with any other insurance product, when you select life insurance coverage, you must carefully consider your own financial situation and the many alternatives available to you. No single life product design may have all of the features you find desirable. Therefore, it is important to understand the features available so that you can make the best decision for you and your family.

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.



SecureMaster UL

A Simplified Issue Universal Life Product

Protection for Your Family

Consumer Brochure

For Producer Use Only

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

FIDELITY AND GUARANTY LIFE INSURANCE COMPANY

ADLF 3349 (10-2001)

06-153 Rev. 05-2006

Life Insurance Made Simple

Life has many variables. Because of that, it is important to protect your future with a life insurance policy designed to meet all your final expense needs. SecureMaster is a universal life policy from Fidelity and Guaranty Life Insurance Company and is an ideal choice. It offers affordable coverage in amounts of \$10,000 to \$100,000.*

Protection for You and Your Family

SecureMaster provides affordable coverage for your final expense needs. With SecureMaster, you have coverage without purchasing large amounts of insurance. And, SecureMaster's features are outstanding!

SecureMaster offers an Accelerated Death Benefit rider that allows you to receive up to 50 percent of the policy's death benefit, up to a maximum of \$50,000, to help defray unexpected medical and other costs if the insured is diagnosed with a terminal illness or a physical condition as defined in the policy. (Accelerated benefits may be taxable and will reduce the benefits payable following your death. Please consult your tax advisor).

And, SecureMaster offers optional Waiver of Monthly Deduction, Other Insured benefit, Children's and Ultimate Income riders**.

Waiver of Monthly Deduction Rider — This rider waives monthly deductions (cost of insurance, expense charge, and policy fee) and keeps your policy in force if the insured has a total and permanent disability that lasts longer than 6 months. This prevents cancellation of your policy and keeps the cash value from being exhausted!

The Other Insured Rider — This rider enables you to have up to four people insured under the same policy, for exactly the same premium rates as if you had purchased separate contracts – with only one policy fee⁺!

Children's Rider – This rider provides up to \$10,000 of level term life insurance for the insured's children. It covers all of the insured's children under age 19 for only one premium.

Ultimate Income Rider – This rider allows you to designate how the benefit will be paid. Instead of a single lump sum at your death, payments can be disbursed for years, providing steady income for your beneficiaries.

Guarantees that Matter Most

Premiums on your SecureMaster policy earn interest daily from the date of receipt, with rates for additional premiums declared monthly. The rates on premium payments are guaranteed for the first 12 months. After that, those premiums will earn interest at a renewal rate which will be fixed for at least one year. Your policy interest rate will not be less than 3 percent.

And, as a special feature — Fidelity and Guaranty Life will credit your policy with additional interest on each policy anniversary after the 10th year, if the new money interest rate as of the last policy anniversary is greater than 3 percent.

Access to Your Funds

SecureMaster has a surrender value available to you, if you decide you need it⁺⁺. This value is your total cash value less any surrender charges and loans. Surrender charges are level for the first 5

policy years and then decrease uniformly each month over the next 10 years for a total of 15 years.

To add flexibility to your policy, SecureMaster also offers partial cash surrenders after the first policy year⁺⁺. (Full and partial surrender transactions may be subject to surrender charges and may be taxable. In addition, there is a \$25.00 charge for each partial surrender. Consult your tax advisor before choosing these options).

Policy Loans

SecureMaster also offers loans from your surrender value that are available at an 8 percent annual interest rate⁺⁺. What makes the loan feature so attractive is that Fidelity and Guaranty Life will continue to pay you interest on the amount you borrow at a rate of the lesser of 6 percent or the current credited rate. Thus, the difference between what is charged and what is credited is minimal!

After the 10th policy year, the net spread is zero percent. This only applies to the extent that loans are made from policy gain, which is the cash value less premiums paid.

Yearly Updates

Each year, you will receive a report summarizing all your policy activity.

*In the State of Washington, the minimum face amount is \$25,000 for ages 72 and greater; for ages under 72, the minimum face amount is \$10,000.

**Some optional benefit riders may not be available in all states. These riders will require additional premiums.

+Accelerated death benefit rider and waiver of monthly deduction rider coverages only apply to the primary insured.

++May increase the likelihood that your policy value will not be sufficient to cover the monthly costs of your policy.