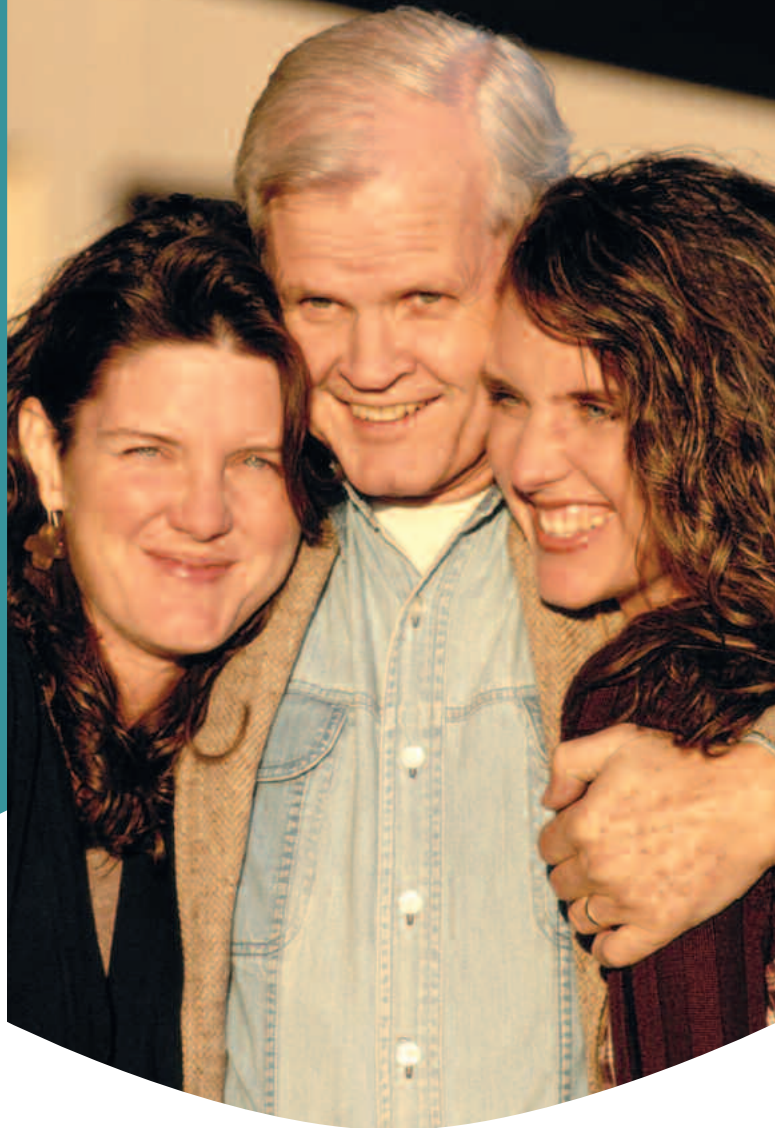


## About Fidelity and Guaranty Life Insurance Company

As the largest of the Old Mutual Financial Network brands, Fidelity and Guaranty Life Insurance Company (Fidelity and Guaranty Life) has been providing a diverse portfolio of annuities and life insurance products since 1959. Working with an established group of master general agents, our products are distributed in 49 states, the District of Columbia, and in New York through a wholly owned subsidiary, Fidelity and Guaranty Life of New York.

Old Mutual Financial Network is a part of the Old Mutual group of companies. Founded in 1845, Old Mutual plc maintains its primary listing on the London Stock Exchange (LSE: OML) and they rank as a Fortune Global 500 company and FTSE 100 financial services group. Working through its network of established insurance companies (Fidelity and Guaranty Life, Americom Life and Annuity and Fidelity and Guaranty Life of New York) Old Mutual Financial Network is committed to delivering innovative and balanced financial solutions.



Not a deposit • Not FDIC insured • Not insured by any Federal Government Agency  
• Not guaranteed by a financial institution (such as a bank, savings association or credit union) • The financial institution may not condition an extension of credit on the consumer's purchase of an insurance product or an annuity from the financial institution or any of its affiliates. The consumer is free to purchase the insurance product or annuity from another source.

This product is offered on a group or an individual basis determined by state approval.

Individual Policy Form Number: FGL RTRC2 (5-96); et al.

Group: Master Contract Form Number: FGL RTRC-MC (12-99)  
Certificate Form Number: FGL RTRC-C (12-99); et al.

Terms and conditions are set forth in group policy, issued to the Trustee of the F&G Group Insurance Trust, Wilmington, Delaware. It is subject to the laws of the state in which it is issued. A certificate will be issued to each owner.

Notes: Fidelity and Guaranty Life offers a choice of payment modes. Payment modes other than annual result in higher premiums being paid.

Unless otherwise noted, optional rider coverages require the payment of additional premium.

This is not a contract and descriptions of policy provisions are only partial. Certain conditions, restrictions and state variations may apply.

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

# Saver's Select Term

*The Security of Term Insurance  
for Your Family*

**Consumer Brochure**

**For Producer Use Only**

**FIDELITY AND GUARANTY LIFE INSURANCE COMPANY**

ADLF 3172 (01-2001)

Rev. 11-2004

# Term life insurance that can ultimately return all premiums!

While some other term plans may offer protection at low cost, **Saver's Select Term** life insurance from Fidelity and Guaranty Life Insurance Company can ultimately return all of the premiums you have paid over the term period.

That's right — with the availability of an optional **Return of Premium Rider**, **Saver's Select Term** stands apart from the rest!

With it, you can receive a refund of *all* premiums at the end of the term period. It's simple: you get the death benefit if you die, and the money back if you live! Any refund will be reduced by any rider benefits used, such as a disability or waiver of premium.\*

**Saver's Select Term** can help safeguard your family's future and enable your spouse and children to continue to live the life you would like them to without being burdened by financial worries.

Flexible features include:

- 15, 20 and 30 year term periods with a level death benefit
- Premiums guaranteed for your choice of 10 years or, for an additional cost, the full term period

*Other optional benefit riders include:*

**Other Insured Rider** – This rider helps save you money by enabling up to four people to be insured under the same plan for the same period and for exactly the same premium rates as if you had purchased separate contracts – all for only one policy fee.

**Disability Income Rider** – This rider provides monthly benefits for you if the insured is totally disabled. The amount of payment is determined when you apply for the policy. For every \$10,000 of life insurance face amount, you may purchase \$100 per month of disability income coverage for a 2-year period.

Note: Unless otherwise noted, rider coverages apply only to the primary insured.

**Waiver of Premium Rider** – This rider protects against loss of coverage if the insured is totally disabled for longer than six months. Fidelity and Guaranty Life will waive the premiums due after six

months of total disability and refund the premiums paid during the first six months of total disability.

**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.

**Accelerated Benefit Rider** – If the insured is diagnosed with a terminal illness, you can receive up to 50% of the policy death benefit, up to a maximum of \$250,000, to help defray unexpected medical and other costs. There is a one-time administrative fee of \$350 charged at the time the rider benefit is exercised. This charge may vary state by state. There are no ongoing premiums assessed for this rider. Benefits may be taxable, so please consult your tax advisor.

**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.

**Saver's Select Term** is designed with your family's needs in mind – you choose what benefits are right for you!

Find out how to start **Saver's Select Term** today!\*\* Contact your licensed sales representative, e-mail us at [contact-us@omfn.com](mailto:contact-us@omfn.com) or visit us on the World Wide Web at [www.omfn.com](http://www.omfn.com).

\*Refunds will be prorated if the policy is terminated prior to the end of the initial term period. No refund is made if the policy is terminated less than six years from the issue date.

\*\*Policy issuance depends on answers to health questions on the application.

## 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 **Saver's Select Term**, from Fidelity and Guaranty Life, contact your licensed sales representative today, email us at [contact-us@omfn.com](mailto:contact-us@omfn.com), or visit us on the World Wide Web at [www.omfn.com](http://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.