



SecureMasterSM

SecureMasterSM

Single Premium Indexed Universal Life Insurance Policy

Issued by Fidelity & Guaranty Life Insurance Company, Des Moines, IA

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This sales guide is designed to answer your questions and provide ideas to help you sell SecureMaster. For further information, please call the resources listed near the back of this guide or refer to www.legacynet.com.

To provide you with quick access to the latest version of this guide, we've also made it available on LegacyNet®. Visit the secure site regularly at www.legacynet.com for the most current SecureMaster sales guide.

For product questions and effective sales ideas, call

Marketing Field Support
800-395-1053, Ext. 4002

SECUREMASTER

Pure and simple, SecureMaster is all about financial security. With an income tax-free death benefit for beneficiaries and features that include the opportunity for better-than-average account value growth, guaranteed return of premium, and accelerated benefits for critical or terminal illness, SecureMaster provides clients the peace of mind that comes with financial security. In addition, a 10% upfront premium bonus gives their account value a jump-start in a challenging economic environment.

A CLOSER LOOK AT SecureMaster INDEXED UNIVERSAL LIFE							
Top Features	<ul style="list-style-type: none"> • 10% upfront premium bonus that vests day one! • Strong death benefit. • No-lapse guarantee. • Guaranteed return of premium. • Two accelerated benefits riders at no additional monthly charge: <ul style="list-style-type: none"> — Terminal Illness Rider. — Critical Illness Rider. • Choice of interest crediting options. • Point-of-sale underwriting decision. 						
Issue Age Limits	50–85.						
Premium Payments	<ul style="list-style-type: none"> • Single premium. • \$20,000 minimum premium. • Maximum premium varies by issue age. • No additional premium payments allowed. 						
Minimum Face Amount	\$25,000.						
Maximum Face Amount	<table border="1"> <thead> <tr> <th>Age</th> <th>Maximum Face Amount</th> </tr> </thead> <tbody> <tr> <td>50–76</td> <td>\$500,000</td> </tr> <tr> <td>77–85</td> <td>\$250,000</td> </tr> </tbody> </table>	Age	Maximum Face Amount	50–76	\$500,000	77–85	\$250,000
Age	Maximum Face Amount						
50–76	\$500,000						
77–85	\$250,000						
Maturity	Age 110.						
No-Lapse Guarantee	Policy is guaranteed not to lapse prior to maturity. Partial surrenders and loans can impact this guarantee.						
Premium Classes	<ul style="list-style-type: none"> • Male/Female. • Standard Non-Tobacco. • Standard Tobacco. 						
Underwriting Risk Classification	Standard to Table 4.						
Policy Loans	Allowed after the first policy year. (Policy owners should consult a tax advisor, as loans could result in an income tax liability.)						

Loan Interest Rate Credited	2% annually.
Loan Fixed Interest Charge	4% annually.
Guaranteed Return of Premium	Upon policy surrender, the guaranteed surrender value will never be less than 100% of the premiums paid less any unpaid loans and loan interest, and net partial surrenders.
Death Benefit	The amount payable as a result of the death of the insured. The payable death benefit is equal to the greater of: <ul style="list-style-type: none"> • Face amount less outstanding loan balance and previous surrenders and surrender charges thereon. • Account value multiplied by the CVAT corridor factor less outstanding loan balance. • Premium less net partial surrenders, multiplied by the CVAT corridor factor less outstanding loan balance.
Interest Crediting Options	<ul style="list-style-type: none"> • Declared Rate Interest Option. • S&P 500® One-Year Annual Point-to-Point With 100% Participation Rate With Cap. • S&P 500® One-Year Annual Point-to-Point With 140% Participation Rate With Cap. • S&P 500® One-Year Monthly Point-to-Point.
Surrender Value	The greater of the following, reduced by the loan balance: <ul style="list-style-type: none"> • Account value reduced by the surrender charge. • Premium reduced by net partial surrenders.
Surrender Charges	15-year declining surrender charge schedule (see Page 10 for details).
Partial Surrenders	<ul style="list-style-type: none"> • Available after the first policy year. • Subject to applicable surrender charges.

POINT-OF-SALE UNDERWRITING DECISION MAKES LIFE EASY!

SecureMaster offers a faster review process than you might find on traditional life insurance. This process is less invasive for the client and results in a point-of-sale underwriting decision. To ensure that this process works seamlessly during the point of sale, please read through the following step-by-step guide, so that you know what to expect when you are assisting the client in the application process.

FOUR STEPS TO A SUCCESSFUL SALE

STEP 1: PRESCREEN

Identifying leads is the first step in your process, and being new to a single premium life sale is an opportunity to go back to existing clients whom you believe may be concerned with the rising costs of health care or may have “leave on” money: assets that they plan to pass on to their beneficiaries.

As with any single premium life product, there is a process that the carrier requires to evaluate an applicant’s health status. Before you make that face-to-face appointment, it’s a good idea to ask a few probing but noninvasive questions. The

response to a question as simple as, “It’s been a while since we last talked, so how have you been?” can provide clues about recent health issues. Building a deeper relationship with your clients will make this process even easier.

STEP 2: APPLICATION

At your face-to-face meeting, use the available SecureMaster brochure to walk through the product benefits with your client. Prior to that, it’s always good to start a dialogue to get the conversation going around potential health challenges. Listening to your clients is the best way to get information.

After evaluating the client’s needs, review with him or her the product’s features and run a SecureMaster illustration. Inform the client that there is no blood work, lab work, or EKG required. Begin the application process by asking the 17 health questions listed below. Inform the applicant to listen to the question and answer it only as it is posed paying particular attention to the number of years that a question might cover.

IF ANY OF THE HEALTH QUESTIONS ARE ANSWERED “YES,” SECUREMASTER COVERAGE CANNOT BE ISSUED.

HEALTH QUESTIONS

The following questions are featured on the application with “Yes” or “No” response options and are listed here so that you may become familiar with them prior to your first sale. Every question must be answered. Make sure the client responds to the question only as it is written. In addition, review the medication list provided in the *SecureMaster Underwriting Guide* on our secure website (www.legacy.net).

- Driving** 1. In the past 2 years, has the proposed insured been convicted of driving under the influence of alcohol or drugs, reckless driving or any other type of DWI/DUI or had driver’s license suspended or revoked?
- Felonies** 2. In the past 2 years, has the proposed insured been convicted of a felony?
- Insurance** 3. In the past 5 years, has the proposed insured had any insurance application declined, postponed, rescinded or been offered rated or modified life insurance, or refused for renewal or reinstatement?

Hazardous Activities

- 4. In the past 5 years, has the proposed insured:
 - a. Flown or intended to fly as a pilot or crew member of any aircraft?
 - b. Participated in any hazardous sport or avocation?

Kidneys, Lungs

- 5. Currently, or in the past 5 years, has the proposed insured had, been medically diagnosed, treated, taken, or been prescribed medication for:
 - a. Kidney Disease, Dialysis, Renal Insufficiency, or Renal Failure?
 - b. Chronic Obstructive Pulmonary Disease (COPD), Emphysema Tuberculosis, Black Lung, or other Chronic Respiratory Disorders (excluding Asthma), or used oxygen equipment to assist in breathing (excluding CPAP or Nebulizer)?
 - c. Alcohol Abuse, Drug Abuse, used Illegal Substances, or been confined to a Correctional Facility?

Incomplete Medical Care

- 6. Has the proposed insured been advised or recommended to have any diagnostic testing, surgery, Home Health Care, or hospitalization which has not been completed or for which the results have not been received, or been advised to take any medication and have not been compliant? [Excludes tests related to the Human Immunodeficiency Virus (HIV)].

Alzheimer’s, Dementia, ALS

- 7. Has the proposed insured ever been medically diagnosed as having, been treated for, or been prescribed or taken Medication for Alzheimer’s Disease, Dementia, Amyotrophic Lateral Sclerosis (ALS), or a terminal disease?

- Diabetes** 8. In the past 5 years, has the proposed insured experienced complications of Diabetes (Type 1 or Type 2) such as:
- a. Neuropathy, Amputation, or Retinopathy; Diabetic Coma, Insulin Shock, or Diabetic Shock? Or are you:
 - b. Taking Insulin for Diabetes combined with medications for any Heart or Circulatory disorder (excluding medications for Blood Pressure or Cholesterol)?
- surgery; Bypass surgery; Angioplasty; Stent insertion; or any procedure to improve circulation, such as Femoral bypass (lower extremities) or Endarterectomy (carotid arteries)?
- c. Congestive Heart Failure (CHF)?
- HIV/AIDS** 13. Has the proposed insured ever had, been told he or she has, or been diagnosed or treated by a licensed Physician for the Human Immunodeficiency Virus (HIV), Acquired Deficiency Syndrome (AIDS), or AIDS related Complex?
- Cancer** 9. Currently, or in the past 5 years, has the proposed insured had, been medically diagnosed, treated, taken, or been prescribed medication for: Brain Tumor, Internal Cancer, or Melanoma (excluding Basal/Squamous cell skin cancer)?
- Confinement** 14. Currently, or in the past 2 years, has the proposed insured been confined in or advised to be confined in a nursing home?
- Brain or Nervous Disorders** 10. Currently, or in the past 2 years, has the proposed insured had, been medically diagnosed, treated, taken, or been prescribed medication for epilepsy, convulsions, emotional or mental conditions, or any disease or disorder of the brain or nervous disorder?
- Activities of Daily Living** 15. In the past 2 years, has the proposed insured been unable to perform or does the proposed insured require supervision or assistance in performing the activities of daily living—eating, toileting, transferring, bathing, dressing, or continence?
- Cirrhosis, Hepatitis C or Chronic Hepatitis** 11. Currently, or in the past 2 years, has the proposed insured had, been medically diagnosed, treated, taken, or been prescribed medication for Cirrhosis, Hepatitis C, or Chronic Hepatitis?
- Supportive Devices** 16. In the past 2 years, has the proposed insured used, been advised to use, or currently use any supportive devices such as a walker, wheelchair, or supplemental oxygen?
- Brain, Heart, & Circulation** 12. Currently, or in the past 2 years, has the proposed insured had, been medically diagnosed, treated, taken, or been prescribed medication for:
- a. An occurrence of or been diagnosed for: Stroke, Transient Ischemic Attack (TIA), Aneurysm, Heart Attack?
 - b. Brain, Heart, or Circulatory
- Family History** 17. To the best of your knowledge and belief, has the proposed insured had 3 or more family members who died prior to age 60 due to Cardiovascular Disease, Renal Disease, Cancer, or Insulin Dependent Diabetes?
- If there is a “Yes” answer in the Health Section, do not continue with the SecureMaster sale, as the applicant will not qualify for coverage.**
- If all the medical questions are answered “No,” the applicant is eligible to move on to Step 3, the telephone interview and confirmation of medical information. Assist the client with completing**

the application, Form ICC12-1001(05-12) or the version specific to your state. Current forms can be printed from The Forms Store on our secure website (www.legacynet.com). Make sure that all sections of the application are completed and signed before the telephone interview is conducted.

Note: Tobacco rates will apply to applicants who have used nicotine products within the past 24 months. Pipe or cigar smokers and applicants who chew tobacco are considered tobacco users for this policy.

STEP 3: PHONE INTERVIEW AND POINT-OF-SALE UNDERWRITING DECISION

Call the Fidelity & Guaranty Life Underwriting Team at 888-342-4616. Underwriting hours are Monday through Thursday, 8 a.m. to 9 p.m., Central Time, Friday, 8 a.m. to 5 p.m.

The interview will take approximately 15 minutes and must be completed at the point of sale, while you are present with your client.

Medical Information Bureau (MIB) and Pharmaceutical (RX) reports are used to verify the applicant's answers. If all application questions are answered "No" and the reports verify the "No" answers, the application can be submitted for processing. If a discrepancy is found on the reports, the interviewer will inform you that your client is not eligible for coverage. Please fax the declined application to New Business at 800-813-6095.

If the interviewer finds no discrepancies, you will be provided an underwriting decision at one of the following underwriting classes:

- Approved as Standard Non-Tobacco.
- Approved as Standard Tobacco.

A six-digit policy number is provided at the start of the call and should be recorded on the New Business Processing Form that will accompany the application when submitted for processing.

A letter will be sent to the client with an official underwriting decision and with any adverse underwriting decision.

Additional Underwriting Information:

- Applicants with medical impairments through Table D are accepted as standard. If higher than Table D, the application will be declined.
- Refer to the *SecureMaster Underwriting Guide* on LegacyNet® for details.

STEP 4: FINALIZE AND SUBMIT APPLICATION

Before submitting business, please review the New Business Processing Form and this checklist to ensure the application and all necessary forms are complete:

- Insured and Owner sections are filled out (Sections 1 and 2).
- Primary and Contingent Beneficiary sections are complete (Section 3).
- Face amount, including requested effective date, if applicable, and Premium sections are filled out (Section 4).
- All strategy selections are noted and percentages total 100% (end of Section 4).
- All replacement questions are answered (Section 5).
- Client signed, dated, and indicated city and state where signed. If the owner is a trust, the trustee has signed and indicated title of authority.
- Client signed sales illustration (include signed copy with application). If premium does not match submitted illustration, a new illustration will be a delivery requirement and may delay payment of commission.
- Agent signed the agent statement (last page).
- Appropriate transfer paperwork is included if application is funded with a transfer.

MAIL THE APPLICATION AND OTHER REQUIRED FORMS TO DELL NEW BUSINESS:

Regular Mail:

P.O. Box 81728
Lincoln, NE 68501

Overnight Delivery:

777 Research Drive
Lincoln, NE 68521

MAXIMUM PREMIUM PER \$1,000 FACE AMOUNT

Issue Age	Female		Male	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
50	344.251	418.543	385.839	452.278
51	355.730	431.291	398.746	465.899
52	367.436	444.153	411.971	479.758
53	379.369	457.139	425.512	493.798
54	391.539	470.228	439.337	507.963
55	403.959	483.418	453.389	522.173
56	416.583	496.688	467.644	536.417
57	429.410	510.037	482.138	550.707
58	442.465	523.488	496.892	565.132
59	455.723	537.040	511.940	579.762
60	469.242	550.707	527.261	594.538
61	482.987	564.475	542.797	609.361
62	496.982	578.345	558.446	624.103
63	511.226	592.306	574.186	638.665
64	525.720	606.403	589.960	653.045
65	540.451	620.602	605.814	667.289
66	555.409	634.914	621.735	681.465
67	570.594	649.317	637.804	695.687
68	585.983	663.776	654.019	709.999
69	601.553	678.281	670.405	724.436
70	617.304	692.786	686.950	739.009
71	633.192	707.245	703.574	753.649
72	649.169	721.603	720.152	768.211
73	665.227	735.836	736.595	782.591
74	681.352	749.910	752.935	796.869
75	697.523	763.848	769.174	811.057
76	713.705	777.673	785.322	825.108
77	729.909	791.373	801.311	839.001
78	746.080	804.960	817.051	852.599
79	762.239	818.411	832.417	865.812
80	778.364	831.737	847.341	878.572
81	794.263	844.690	861.778	890.844
82	809.720	856.996	875.694	902.664
83	824.768	868.702	889.133	914.097
84	839.454	879.864	902.108	925.191
85	853.710	890.516	914.517	935.843

MAXIMUM NET AMOUNT AT RISK BY ISSUE AGE

Issue Age	Female		Male	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
50	327,875	290,729	307,081	273,861
51	322,135	284,355	300,627	267,051
52	316,282	277,924	294,015	260,121
53	310,316	271,431	287,244	253,101
54	304,231	264,886	280,332	246,019
55	298,021	258,291	273,306	238,914
56	291,709	251,656	266,178	231,792
57	285,295	244,982	258,931	224,647
58	278,768	238,256	251,554	217,434
59	272,139	231,480	244,030	210,119
60	265,379	224,647	236,370	202,731
61	258,507	217,763	228,602	195,320
62	251,509	210,828	220,777	187,949
63	244,387	203,847	212,907	180,668
64	237,140	196,799	205,020	173,478
65	229,775	189,699	197,093	166,356
66	222,296	182,543	189,133	159,268
67	214,703	175,342	181,098	152,157
68	207,009	168,112	172,991	145,001
69	199,224	160,860	164,798	137,782
70	191,348	153,607	156,525	130,496
71	183,404	146,378	148,213	123,176
72	175,416	139,199	139,924	115,895
73	167,387	132,082	131,703	108,705
74	159,324	125,045	123,533	101,566
75	151,239	118,076	115,413	94,472
76	143,148	111,164	107,339	87,446
77	67,523	52,157	49,672	40,250
78	63,480	48,760	45,737	36,850
79	59,440	45,397	41,896	33,547
80	55,409	42,066	38,165	30,357
81	51,434	38,828	34,556	27,289
82	47,570	35,751	31,077	24,334
83	43,808	32,825	27,717	21,476
84	40,137	30,034	24,473	18,702
85	36,573	27,371	21,371	16,039

ACCELERATED BENEFITS RIDERS

Offered at no additional upfront or monthly charge and available through age 80, these riders offer strong living benefits that can be accessed in the event of a terminal or critical illness diagnosis. Certain limitations apply, and riders may not be available in all states (check State Approval Matrix).

TERMINAL ILLNESS RIDER

Allows the policy owner to elect the accelerated payment of the applicable death benefit if the insured is diagnosed with a terminal illness.

- Only one accelerated benefit may be paid on each policy.
- Minimum available amount to be accelerated will never be less than the cash surrender value of the policy.
- Owner may elect to accelerate all or a portion of the death benefit.
- Pays up to 100% of death benefit if a doctor certifies that the insured's death is expected within 24 months.
- Minimum payout is 25% of the death benefit.

Accelerated Benefit

- The value of the accelerated amount is discounted over a 24-month period; less a one-time administrative fee up to \$500, depending on the state of issue.
- The maximum interest rate used for discounting the accelerated amount is the greater of:
 - The current yield of 90-day Treasury Bills or
 - The current maximum statutory adjustable policy loan interest rate.
- The insurance amount in effect and any cash value will be reduced in the same proportion by the accelerated amount.

Termination of Rider

Rider is terminated when:

- An accelerated benefit is paid.
- The policy terminates.
- Upon the policy owner's written request.

CRITICAL ILLNESS RIDER

Pays up to 100% of the death benefit when an insured suffers a heart attack, stroke, or cancer or is diagnosed with end-stage renal failure.

- Only one accelerated benefit may be paid on each policy.
- Minimum available amount to be accelerated will never be less than the cash surrender value of the policy.
- Owner may elect to accelerate all or a portion of the death benefit.
- The maximum death benefit that may be accelerated under this rider is \$500,000.
- Minimum payout is 25% of the death benefit.

Accelerated Benefit

- The value of the accelerated amount is discounted by predetermined criteria, where the accelerated amount is discounted based on the insured's age, gender, underwriting class, and the severity of the illness; less a one-time administrative fee up to \$500, depending on the state of issue.
- The insurance amount in effect and any cash value will be reduced in the same proportion by the accelerated amount.
- The critical illness must be diagnosed on or after the 30th day following the effective date of the rider. If the covered illness is the result of an accident, the benefit will be covered as of the date of the accident.

Qualifying Events

- **Heart Attack (myocardial infarction).** The death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. Heart attack does not include transient ischemic attacks (TIA), angina, or the chance finding of EKG changes suggestive of a previous heart attack.
- **Stroke (cerebrovascular accident).** Infarction (death) of brain tissue caused by hemorrhage, thrombosis, or embolus lasting more than 24 hours producing measurable neurological deficit persisting for at least 30 days following the occurrence of the stroke. Stroke does not include transient ischemic attacks (TIA).
- **Cancer (life threatening).** Malignant neoplasms (including hematological malignancy), which

are identified by the uncontrolled growth and spread of malignant cells and the invasion of tissue, including the presence of one or more malignant tumors and malignant melanomas that have spread through the epidermis. Cancer does not include pre-malignant lesions (such as intraepithelial neoplasia), benign tumors, or polyps, Stage A prostate cancer, non-invasive cancer in situ, and any skin cancer other than invasive malignant melanoma into the dermis or deeper.

- **End-Stage Renal Failure.** The irreversible and total failure of both kidneys, which requires the undergoing of renal transplantation or regular renal dialysis.

Exclusions: Exclusions include any of the above events that directly result from a self-inflicted injury or attempted suicide, misuse of alcohol or drugs, or the insured's involvement in illegal activity.

Termination of Rider

Rider is terminated when:

- An accelerated benefit is paid.
- The policy terminates.
- Upon the owner's written request.

ADDITIONAL ACCELERATED BENEFITS RIDER INFORMATION

- If a benefit is paid under these riders, the death benefit will be reduced.
- Insured may not qualify for all living benefit features.
- Policy changes are not allowed while these riders are exercised.
- Policy surrenders are not allowed while these riders are exercised.

INTEREST CREDITING OPTIONS

With your guidance, clients can choose the interest crediting option or combination of interest crediting options that best helps them achieve their financial goals. Please be sure to note this important information:

- Premiums, when received, are allocated to a short-term account (also referred to as the holding account). Interest is credited on a

daily basis at an effective annual rate no less than the minimum guaranteed interest rate.

- On the 15th of each month (the current allocation date), premiums are moved from the short-term account and become part of the account value.
- **Premiums must be received at least two business days prior to the allocation date** (sometimes referred to as buy date or account value segment date). Premiums not received at least two business days in advance will be allocated on the next allocation date.

DECLARED RATE INTEREST OPTION

The interest rate for this interest crediting option is declared for each 12-month interest crediting period and will never be less than the minimum guaranteed interest rate described in the policy. Rates are declared by the Company and guaranteed for the entire interest crediting period. Policy owners may transfer from this interest crediting option into another available interest crediting option on policy anniversaries.

INDEXED INTEREST OPTIONS

These interest crediting options offer clients the opportunity to link interest credited to a formula that tracks percentage changes in the S&P 500[®] Index during an index crediting period. Clients benefit from index-linked gains without eroding their principal.

The S&P 500[®] is a leading stock market index and a primary economic indicator. The index measures price changes of 500 widely held U.S. common stocks. Dividends paid on the stocks underlying the index are not reflected in the index itself.

The following indexed interest crediting options are available. Please refer to the sales illustration for index crediting examples.

S&P 500[®] One-Year Annual Point-to-Point With 100% Participation Rate With Cap—In this annual reset interest crediting option, interest credited is determined by subtracting the prior year's index value from the current year's index value, then dividing the result by the prior year's index value. The resulting index percentage change is multiplied by the interest crediting option's participation rate to determine the index

interest credit. Interest credited is subject to a cap. The interest credited rate is locked in annually, and it will never be less than 0.25%.

S&P 500® One-Year Monthly Point-to-Point—This annual reset interest crediting option measures the change of the index monthly over a one-year period. A cap is applied to each monthly gain, and the monthly returns are totaled at the end of the one-year period to determine the interest credited. The interest credited rate is locked in annually, and it will never be less than 0.25%.

S&P 500® One-Year Annual Point-to-Point With 140% Participation Rate With Cap—In this annual reset interest crediting option, interest credited is determined by multiplying the interest crediting option’s account value by the index change. The index change is determined by subtracting the prior year’s index value from the current year’s index value, then dividing the result by the prior year’s index value. The resulting index percentage change is multiplied by the declared participation rate, and a cap is applied. The interest credited rate is locked in annually, and it will never be less than 0.25%.

Indexed Interest Crediting Options Definitions

Cap—The cap determines the maximum interest rate declared by the Company during the interest crediting period. Refer to the *SecureMaster Quick Reference* on LegacyNet® for the minimum guaranteed caps for the indexed options.

Participation Rate—A rate declared by the Company for each interest crediting period. It is expressed as a percent of any index growth, is used to calculate any interest to be credited, and is guaranteed to be:

- 100% participation (in the indexing formula) for the S&P 500® One-Year Annual Point-to-Point With 100% Participation Rate With Cap and S&P 500® One-Year Monthly Point-to-Point.
- 140% participation (in the indexing formula) for the S&P 500® One-Year Annual Point-to-Point With 140% Participation Rate With Cap.

Allocation Date—The date declared by the Company for the allocation of a premium payment, transfer, or renewal into an interest crediting option and is the first day of the interest crediting period. (This date is also known as the buy date or account value segment date.) The current allocation date is the 15th of each month.

Application and premium must be received in good order two business days prior to the allocation date, otherwise, applications and premium are held in a short-term account that is credited a daily current rate of interest until the next available allocation date.

Indexed interest rates are subject to a cap. Caps are subject to change at Fidelity & Guaranty Life’s discretion.

RENEWALS AND ANNIVERSARIES

An owner who wants to change interest crediting options must notify the administrative office at least 30 days prior to the policy’s allocation anniversary date. If no new interest crediting option is selected, upon renewal, the allocation percentages will remain the same as previously selected. If an interest crediting option is no longer available, funds will be allocated proportionately across the remaining interest crediting options in which account value is allocated.

SURRENDER CHARGES AND FEES

Surrender charges may apply as follows if the policy is surrendered. These charges will not impact the guaranteed return of premium benefit.

Policy Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
% of Account Value	14%	13%	12%	11%	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

Specific fees and charges as outlined in the policy will be deducted from the account value and include:

- Monthly cost of insurance, plus
- Cost of any additional benefit provided by rider, plus
- Monthly expense charge shown under CHARGES AND FEES on the policy information page.

The monthly deduction is withdrawn proportionately from each interest crediting option.

POLICY LOANS

After the first policy year, policy owners can take policy loans up to the cash surrender value of the policy. There is no limit on the number of loans that can be taken in a policy year.

LOAN INTEREST RATES

- All loans will be charged 4% annually, payable in arrears.
- Loan Collateral Credited: 2%.

No index interest credits will be applied to loaned portions of the indexed interest account values.

Assumed loans on transfers into SecureMaster are not available.

Policy loans will reduce the policy's death benefit and cash value. Policy loans may trigger a taxable transaction. Policy owners should consult with a tax adviser before purchasing SecureMaster.

FIDELITY & GUARANTY LIFE INSURANCE COMPANY: THE STRENGTH BEHIND THE PRODUCT

SecureMaster single premium indexed universal life insurance policies are issued by Fidelity & Guaranty Life Insurance Company. The Company's A.M. Best rating is B++ (Good) for financial strength rating (FSR), 5th highest of 16 ratings; rating as of December 2013. Fidelity & Guaranty Life is headquartered in Des Moines, IA, and licensed to do business in the United States except New York. In New York, products are offered through a wholly owned subsidiary, Fidelity & Guaranty Life Insurance Company of New York. Incorporated in 1959, Fidelity & Guaranty Life Insurance Company has a solid commitment to serving the individuals it knows best—middle-market consumers seeking safety, protection, accumulation, and income features of secure life insurance and annuity products.

Modified Endowment Contract (MEC)—Under the Internal Revenue Code, a life insurance policy becomes a MEC if cumulative premiums exceed certain limits instituted by Congress. The death benefit of a MEC like SecureMaster is not subject to income tax; however, withdrawals or loans taken from the cash value of a MEC are taxed as ordinary income, and policy owners under the age of 59½ are assessed a 10% penalty for early withdrawals.

SUPPORT AND RESOURCES

CLIENT BROCHURE

- SecureMaster brochure (FG1519).

PRODUCER TOOLS

Browse LegacyNet® (access via www.legacynet.com) for:

- Sales and marketing items:
 - Preapproved ads.
 - PowerPoint presentations.
 - Current sales promotions.
 - SecureMaster Underwriting Guide (FG1535).
- Business items:
 - The Forms Store—for sales kits, applications, state-specific forms, and New Business forms.
 - Product availability.
 - Interest rates and charges.
 - State approvals.
 - Commission and hierarchy information.
 - Supplies.
 - Status on New Business applications.

RESOURCES TO ANSWER YOUR QUESTIONS

MARKETING AND DISTRIBUTION

Legacy Marketing Group®
2090 Marina Avenue
Petaluma, CA 94954-6714

Main Fax Number

800-211-5641

Phone Number

800-395-1053, Ext. 4002

ADMINISTRATIVE SERVICES

Dell
777 Research Drive
Lincoln, NE 68521

Mailing Address

Dell
P.O. Box 81728
Lincoln, NE 68501

Main Fax Number

800-813-6095

Phone Number

877-549-7663

Claims #27

New Business #43

Policyholder Services #23

Licensing and Contracting #6

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NOTES

SecureMaster single premium indexed universal life insurance policy issued by Fidelity & Guaranty Life Insurance Company, Des Moines, IA.



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Form Nos: ICC12-LP13001(05-12) and LPI-3012(05-12), et al.

Subject to state availability. Certain restrictions may apply. See current State Approval Matrix. Optional provisions and riders may have limitations, restrictions, and additional charges.

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Withdrawals may increase the likelihood that the account value will be insufficient to cover the monthly mortality costs and expense charges, and coverage may terminate. Clients should consult their tax adviser before making a withdrawal as it may be taxable.

Surrenders, withdrawals, and loans will reduce available death benefit. Surrenders and withdrawals beyond basis may be taxable income. Excessive and unpaid loans will reduce contract value and may cause the contract to lapse.



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