

Universal Life Bullet Points

- Yellow Pad only
- Sell CONCEPTS – not products
- Tax Law changes – historical grandfathering
- Eat your own cooking
- Don't go for ALL the money
- Product Fit
- Not a one-size-fits-all product or approach
- Always sell to need

UL Presentation Talking Points

- What to say to clients:
 - “I’d like to start off today by sharing with you a few simple diagrams that will allow you to understand life insurance better than 99% of the folks out there.”

 - “Some of the illustrations are very basic, and in no way do I want them to insult your intelligence, however, I’ve found that even folks in the insurance and financial industry don’t fully understand some of the things that I am going to share with you.”

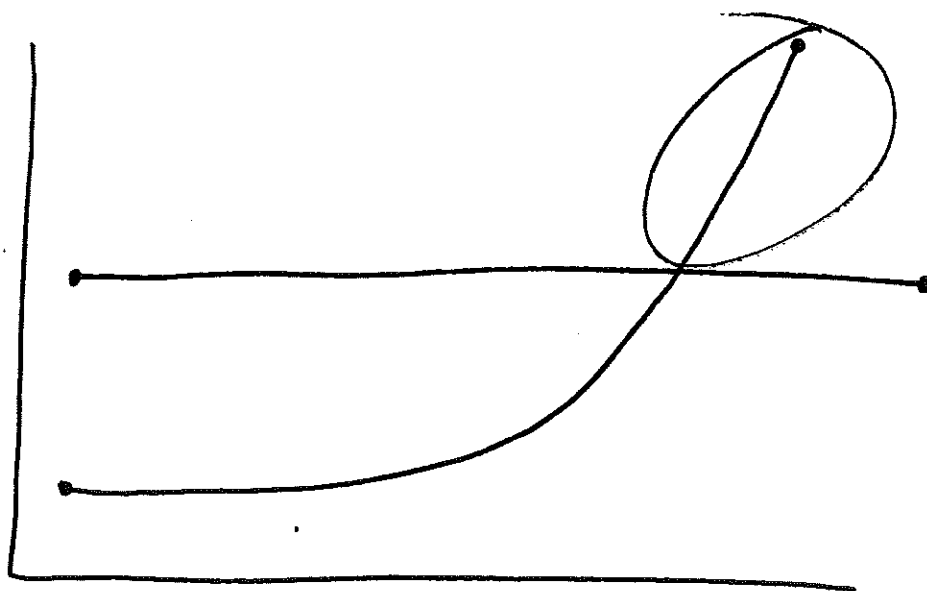
- Talking points from me to you:
 - Debated about writing out an actual word track – decided against it for two reasons:
 - First, you don’t need it
 - You might not make it fully yours – that’s the key
 - Take my concepts and then make them yours

 - Key to success:
 - Learn these diagrams
 - Learn these concepts
 - Share from the heart

- That’s what I’m going to do for you right now. My words aren’t always the same and that doesn’t really matter. Sometimes I’m really on and sometimes I’m not – however, the process and the diagrams are ALWAYS the same. Same order. Same explanation. Same results! They want to buy.

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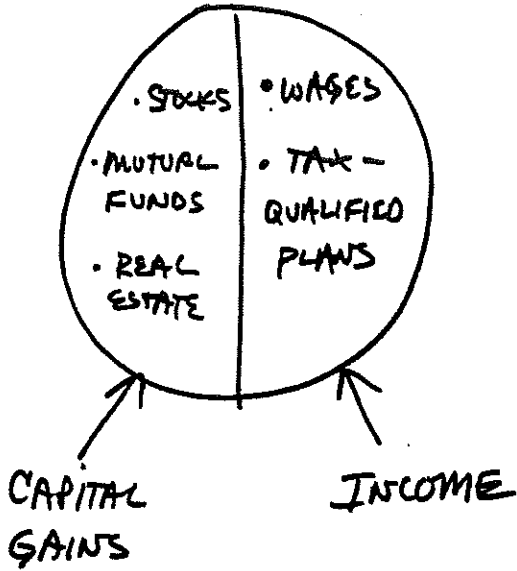
TERM	PERMANENT
↓ • LOW COST - INITIALLY	• HIGHER COST - INITIALLY ↑
↑ • COST GOES UP	• COST IS LEVEL =
∅ • NO EQUITY	• EQUITY \$
* • COVERAGE ENDS	• COVERAGE NEVER ENDS



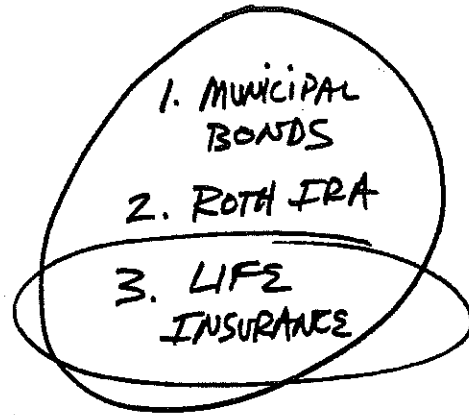
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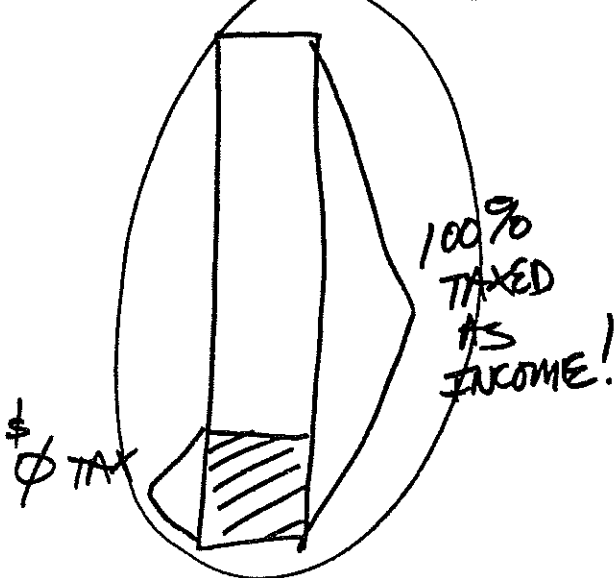
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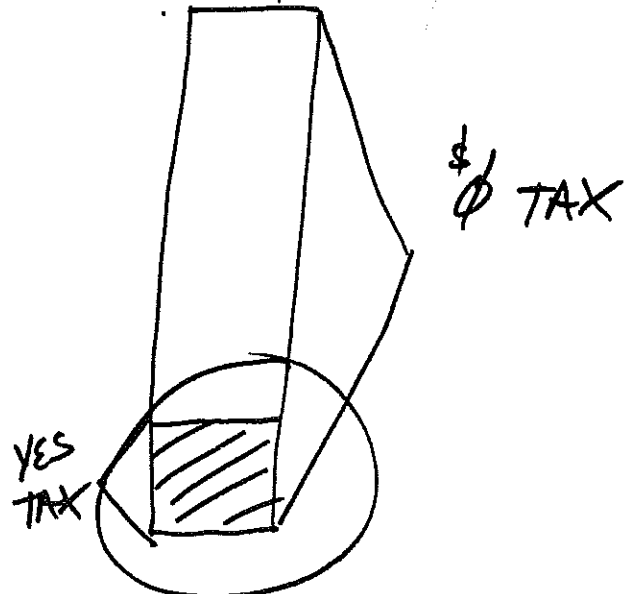
SMART \$ LIST

1. FREE MONEY - ^① Gift/Inheritance ^② Employer Match
2. TAX-FREE MONEY
3. TAX-DEFERRED MONEY
4. TAXABLE MONEY

TAX-DEFERRED

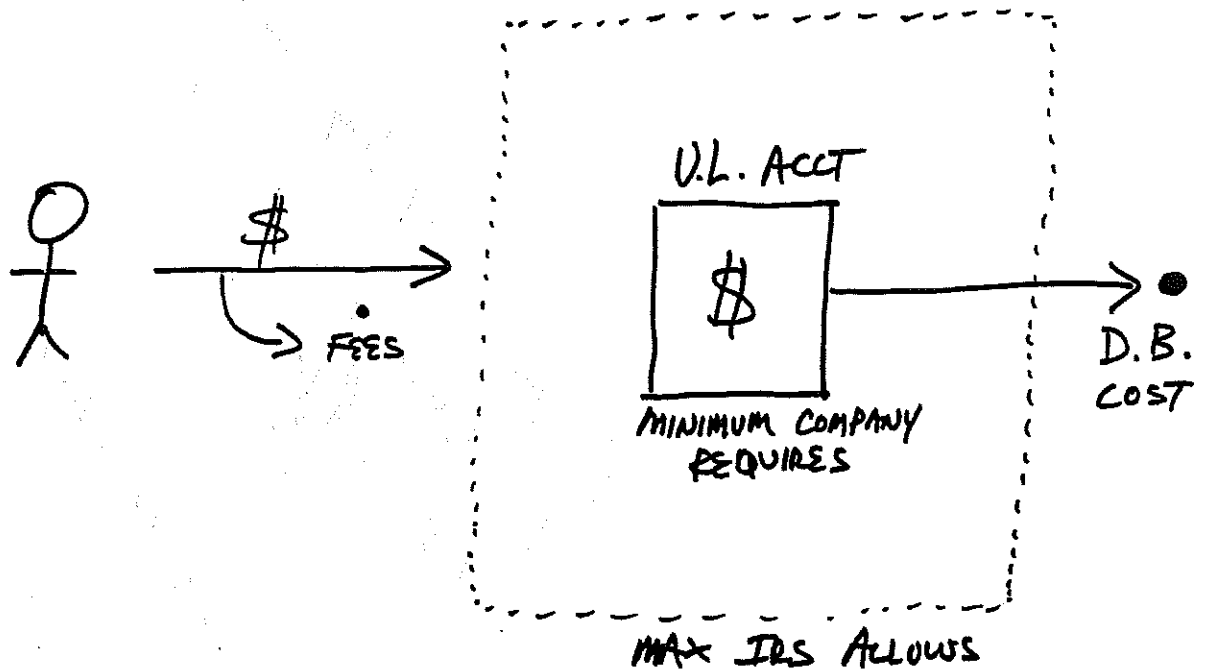


TAX-FREE



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★ Anytime the IRS limits something you can put in something is because it is usually a really good deal ★

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Fidelity & Guaranty Life Insurance Company

1001 Fleet Street
Baltimore, MD 21202

Fidelity & Guaranty Life products are underwritten by OM Financial Life Insurance Company and, in New York only, OM Financial Life Insurance Company of New York.

Life Insurance Illustration

FG Life-Choice

Flexible Premium Life Insurance Illustration with Indexed Interest Option

Prepared for

New Client

Prepared by

Please fill in name

This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not valid without all 11 pages.

FG Life-Choice

Flexible Premium Life Insurance Illustration with Indexed Interest Option

Narrative Summary

New Client	Annual Premium:	\$12,000.00
Male Age 30 Preferred Nontobacco	Death Benefit Option:	Level
Riders: ABR	Initial Face Amount:	\$1,378,652

Basic Life Insurance Illustration

FG Life-Choice This illustration is provided to help you understand the life insurance policy. This illustration is based on information that you provided and on certain assumptions, some of which are not guaranteed. This illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is **not** likely to occur, and actual results may be more or less favorable than those shown.

The FG Life-Choice is a Flexible Premium Adjustable Life Insurance policy. This Individual Life Insurance policy will provide a death benefit if the insured dies while the policy is in force. The actual amount payable in the event of death will be decreased by any indebtedness to the company. Premium payments are flexible and the owner may change the amount and frequency of premium payments.

This illustration, or any other illustration, is not considered a proper written request for policy changes, termination of benefits or election of options to purchase additional insurance.

Premium Outlay The premium outlay is the amount of premium which is planned to be paid during the lifetime of this policy. The first year premium outlay is \$12,000.00. An annual premium of \$12,000.02 is the maximum premium allowed by the Internal Revenue Code. The amount, timing and frequency of premium payments may be varied, subject to maximum guideline premiums, as determined by the Internal Revenue Code and Regulations.

This illustration assumes that all payments are made as planned. The amount, timing and frequency of premium payments will affect the account value and length of coverage.

Minimum Monthly Premium Your initial minimum monthly premium is \$358.45. The minimum monthly premium may change depending on changes to your policy or riders. If the sum of the premium, less loans and withdrawals, equals or exceeds the sum of all minimum monthly premiums beginning with the policy date, your policy will not enter the grace period for the duration shown. If you pay the minimum monthly premium, the guarantee period is to age 45.

Death Benefit This life insurance policy initially provides a level death benefit as described in the policy. The initial death benefit provided is assumed to be \$1,378,652. The actual amount payable at death may be decreased by policy withdrawals or outstanding loans, or increased by additional insurance benefits purchased. In addition, you may change death benefit options at any time after the first policy year.

Face Amount The initial face amount is the amount on which the death benefit is determined. The owner may increase the face amount after the first policy anniversary. An increase requires proof of insurability and must be requested prior to the insured's age 86. Face amount decreases are allowed after the third policy anniversary.

Death Benefit Option

Level	The death benefit is the greater of the Face Amount or the account value multiplied by the death benefit ratio.
Increasing	The death benefit is the greater of the Face Amount plus the account value or the account value multiplied by the death benefit ratio.

Monthly Deduction Each monthly deduction consists of the monthly cost of insurance, the expense charges, any premium for additional benefits provided by riders and any charges for substandard premium class rating.

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FG Life-Choice

Flexible Premium Life Insurance Illustration with Indexed Interest Option

Narrative Summary

New Client	Annual Premium:	\$12,000.00
Male Age 30 Preferred Nontobacco	Death Benefit Option:	Level
Riders: ABR	Initial Face Amount:	\$1,378,652

Account Value This is the amount of value, in this insurance policy, before the deduction of Surrender Charges, if applicable. Account Value is shown on a Guaranteed Basis and on a Current Basis.

Surrender Value The amount available to the owner upon surrender of the policy, or on the maturity date, provided the insured is living. The Surrender Value will be affected by loans or withdrawals.

Interest The interest rate credited to your account value can be changed by the Company but not below the guaranteed rate of 0.00%. The current illustrated interest rate is 8.73%.

Partial Withdrawals The owner may make partial withdrawals after the first policy year up to the available withdrawal amount. There is a \$25 withdrawal fee for each withdrawal. The minimum withdrawal amount is \$500.

Policy Loans (Variable) Under the variable loan option, the owner may borrow any amount up to the available surrender value. The variable loan option allows the amount of the account valued borrowed to continue to be eligible for interest and/or index credits in the same manner as though a loan had not been taken. The amount borrowed will be charged a loan interest rate tied to the Moody's Corporate Bond Yield Average - Monthly Average Corporates as published by Moody's Investors Services, Inc. The maximum rate of interest charged on a variable loan will be 6.50%, payable in arrears. For the purposes of this illustration, the variable loan interest rate (interest) assumed is 6.50%. Actual interest charged on borrowed amounts will depend on market conditions at the time the loan is taken and remains outstanding.

This illustration assumes that the loan interest is being added to the outstanding loan balance.

Rider Description(s)

Riders provide additional benefits and may increase the monthly deduction. Additional deductions will decrease the account value unless higher premiums are paid. Periodically, you should review any riders to see if they continue to meet your needs. The following riders are included in this illustration.

Over Loan Protection Rider **Over Loan Protection Rider** (not available in all states): This rider can prevent your life insurance contract from entering a lapse status as the result of outstanding loans that exceed your surrender value. There is no cost of insurance charge for this rider. However, certain conditions must be met before the rider can be exercised, and there is a one-time administrative fee when the rider is exercised. This rider may be exercised one time during the lifetime of the life insurance contract to which it is attached.

ABR Stop Year: 70 **Accelerated Benefit Rider:** This rider gives the policy owner access to up to half of the death benefit if the insured is diagnosed with a terminal illness or condition and is expected to live less than twelve months. There is no cost of insurance charge for this rider. The death benefit and cost of insurance charges for the policy are reduced if you exercise this rider's benefit. Also, an administrative fee and an interest discount are subtracted from any benefit paid under this rider.

Definitions of Key Terms and Column Headings

"Age" means the issue age plus the number of years the policy is assumed to have been in force. This is the age at the end of the policy year.

"Class" means the risk class of the proposed insured used in preparing this illustration. The actual class will be determined when the application is underwritten and may vary from the illustrated class. If so, a revised illustration will be delivered with the policy.

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FG Life-Choice

Flexible Premium Life Insurance Illustration with Indexed Interest Option

Narrative Summary

New Client	Annual Premium:	\$12,000.00
Male Age 30 Preferred Nontobacco	Death Benefit Option:	Level
Riders: ABR	Initial Face Amount:	\$1,378,652

"Cost of Insurance" means the amount the Company charges for providing life insurance coverage under the base policy. The cost of insurance rates may be changed by the Company. Any change in the cost of insurance rates will be on a uniform basis for insureds of the same class.

"Current Assumptions" illustrate the values that would result assuming current interest rates and current cost of insurance rates. These assumptions are not guaranteed.

"Expense Charge" means an expense charge that will be deducted from the account value each month.

"Guaranteed Assumptions" illustrate the values that would result assuming guaranteed interest rates and guaranteed cost of insurance rates.

"Guaranteed Elements" are the benefits, values, credits and charges that are guaranteed at issue.

"Midpoint Assumptions" illustrate the values that would result assuming interest rates and cost of insurance rates that are the average of the current and guaranteed rates. These assumptions are not guaranteed.

"Non-Guaranteed Assumptions" illustrate the values that would be generated using current, specified or midpoint assumptions. These assumptions are not guaranteed.

"Non-Guaranteed Elements" means the premiums, benefits, values, credits or charges under the illustrated policy that are not guaranteed or cannot be determined at issue. Non-Guaranteed Cost of Insurance rates, Expense Charges, Premium Expense Charges and current interest rates are subject to change by the Company. Actual results may be more or less favorable.

"Premium Expense Charge" is a percentage of each premium payment that is deducted from the account value.

"Stop Year" is the last full year the coverage is effective under current assumptions.

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FG Life-Choice

Flexible Premium Life Insurance Illustration with Indexed Interest Option

Numeric Summary

New Client	Annual Premium:	\$12,000.00
Male Age 30 Preferred Nontobacco	Death Benefit Option:	Level
Riders: ABR	Initial Face Amount:	\$1,378,652

Year	Premium Outlay	Guaranteed Assumptions		Non-Guaranteed Assumptions			
		Surrender Value	Death Benefit	Midpoint Surrender Value	Midpoint Death Benefit	Current Surrender Value	Current Death Benefit
5	12,000	28,606	1,378,652	33,417	1,378,652	38,688	1,378,652
10	12,000	75,864	1,378,652	98,230	1,378,652	126,591	1,378,652
20	12,000	177,817	1,378,652	290,842	1,378,652	483,147	1,378,652
Age 70	0	0	0	0	0	1,530,411	2,005,191
Coverage To Year:		36		38		91	

Based on guaranteed assumptions, the illustration terminates in year 36.

Based on midpoint assumptions, the illustration terminates in year 38.

The Guaranteed column shows values and benefits provided assuming guaranteed interest of 0.00% and charges the maximum guaranteed.

The Midpoint column shows values assuming an interest rate of 4.37%, which is midway between the guaranteed and current rate, and uses an average of the current and guaranteed charges.

The Current column shows values and benefits assuming current interest of 8.73%, and that current charges will remain in effect throughout the life of the policy.

I have received a copy of this illustration, and understand that this illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.

I have read the summary and understand: (1) the description of the FG Life-Choice, a fixed indexed universal life product; (2) that I am applying for a fixed indexed product whose values may be affected by an external index(ies), but does not participate in any stock, bond, or equity investments; (3) that neither Fidelity & Guaranty Life Insurance Company nor my agent has made any guarantees or promises regarding future index values, index changes, index credits, or interest rate for this product.

Applicant

Date

I have informed the applicant or policy owner that this illustration assumes that the currently illustrated non-guaranteed elements will continue to occur, and actual results may be more or less favorable than those shown.

Authorized Company Representative

Date

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FG Life-Choice

Flexible Premium Life Insurance Illustration with Indexed Interest Option

Tabular Detail

New Client Male Age 30 Preferred Nontobacco Riders: ABR	Annual Premium: \$12,000.00 Death Benefit Option: Level Initial Face Amount: \$1,378,652
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		Guaranteed Assumptions Guaranteed Interest of 0.00% End of Year			Non-Guaranteed Assumptions Current Interest of 8.73% End of Year				
Age	Year	Planned Premium Outlay	Withdrawals/ Loans	Account Value	Surrender Value	Net Death Benefit	Account Value	Surrender Value	Net Death Benefit
31	1	12,000	0	9,709	3,864	1,378,652	9,830	3,864	1,378,652
32	2	12,000	0	19,418	7,720	1,378,652	20,545	8,065	1,378,652
33	3	12,000	0	29,124	11,576	1,378,652	32,189	12,633	1,378,652
34	4	12,000	0	38,799	18,947	1,378,652	44,815	24,962	1,378,652
35	5	12,000	0	48,458	28,606	1,378,652	58,541	38,688	1,378,652
36	6	12,000	0	58,062	38,209	1,378,652	73,418	53,565	1,378,652
37	7	12,000	0	67,610	47,758	1,378,652	89,552	69,699	1,378,652
38	8	12,000	0	77,079	57,226	1,378,652	107,023	87,170	1,378,652
39	9	12,000	0	86,443	66,590	1,378,652	125,938	106,086	1,378,652
40	10	12,000	0	95,717	75,864	1,378,652	146,444	126,591	1,378,652
		120,000	0						
41	11	12,000	0	104,864	85,011	1,378,652	168,727	148,874	1,378,652
42	12	12,000	0	113,861	97,978	1,378,652	193,015	177,133	1,378,652
43	13	12,000	0	122,671	110,760	1,378,652	219,511	207,599	1,378,652
44	14	12,000	0	131,261	123,320	1,378,652	248,316	240,375	1,378,652
45	15	12,000	0	139,607	135,637	1,378,652	279,741	275,771	1,378,652
46	16	12,000	0	147,689	147,689	1,378,652	313,939	313,939	1,378,652
47	17	12,000	0	155,510	155,510	1,378,652	351,156	351,156	1,378,652
48	18	12,000	0	163,120	163,120	1,378,652	391,569	391,569	1,378,652
49	19	12,000	0	170,572	170,572	1,378,652	435,459	435,459	1,378,652
50	20	12,000	0	177,817	177,817	1,378,652	483,147	483,147	1,378,652
		240,000	0						
51	21	12,000	0	184,788	184,788	1,378,652	534,962	534,962	1,378,652
52	22	12,000	0	191,403	191,403	1,378,652	591,269	591,269	1,378,652
53	23	12,000	0	197,582	197,582	1,378,652	652,470	652,470	1,378,652
54	24	12,000	0	203,259	203,259	1,378,652	719,013	719,013	1,378,652
55	25	12,000	0	208,295	208,295	1,378,652	791,393	791,393	1,378,652
56	26	12,000	0	212,612	212,612	1,378,652	870,103	870,103	1,378,652
57	27	12,000	0	216,187	216,187	1,378,652	955,800	955,800	1,395,468
58	28	12,000	0	219,044	219,044	1,378,652	1,048,922	1,048,922	1,489,469
59	29	12,000	0	221,182	221,182	1,378,652	1,150,100	1,150,100	1,587,138
60	30	12,000	0	222,470	222,470	1,378,652	1,260,056	1,260,056	1,688,475
		360,000	0						
61	31	12,000	0	222,719	222,719	1,378,652	1,379,573	1,379,573	1,793,445
62	32	12,000	0	221,687	221,687	1,378,652	1,509,295	1,509,295	1,931,898
63	33	12,000	0	219,151	219,151	1,378,652	1,650,075	1,650,075	2,079,095
64	34	12,000	0	214,947	214,947	1,378,652	1,802,858	1,802,858	2,235,543
65	35	12,000	0	208,971	208,971	1,378,652	1,968,675	1,968,675	2,401,783
66	36	0*	236,977	0	0	0	2,137,421	1,885,041	2,312,525
67	37	0*	236,977	0	0	0	2,320,420	1,799,254	2,240,134
68	38	0*	236,977	0	0	0	2,518,868	1,711,446	2,164,842
69	39	0*	236,977	0	0	0	2,734,057	1,621,772	2,086,562
70	40	0*	236,977	0	0	0	2,967,375	1,530,411	2,005,191
		420,000	1,184,885						

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FG Life-Choice

Flexible Premium Life Insurance Illustration with Indexed Interest Option

Tabular Detail

New Client
Male Age 30 Preferred Nontobacco
Riders: ABR

Annual Premium: \$12,000.00
Death Benefit Option: Level
Initial Face Amount: \$1,378,652

Age	Year	Planned		Guaranteed Assumptions			Non-Guaranteed Assumptions		
		Premium	Withdrawals/ Outlay	Loans	Guaranteed Interest of 0.00%	End of Year	Account Value	Surrender Value	Net Death Benefit
71	41	0*	236,977	0	0	0	3,220,329	1,437,582	1,920,631
72	42	0*	236,977	0	0	0	3,495,244	1,344,238	1,798,620
73	43	0*	236,977	0	0	0	3,794,161	1,250,959	1,668,316
74	44	0*	236,977	0	0	0	4,119,366	1,158,476	1,529,219
75	45	0*	236,977	0	0	0	4,473,442	1,067,713	1,380,854
76	46	0*	236,977	0	0	0	4,859,297	979,815	1,222,780
77	47	0*	236,977	0	0	0	5,277,830	893,801	1,157,693
78	48	0*	236,977	0	0	0	5,731,551	810,180	1,096,757
79	49	0*	236,977	0	0	0	6,223,161	729,520	1,040,678
80	50	0*	236,977	0	0	0	6,755,512	652,404	990,179
			420,000	3,554,655					
81	51	0*	236,977	0	0	0	7,331,663	579,472	946,055
82	52	0*	236,977	0	0	0	7,955,049	511,585	909,337
83	53	0*	236,977	0	0	0	8,629,269	449,600	881,063
84	54	0*	236,977	0	0	0	9,358,071	394,342	862,246
85	55	0*	236,977	0	0	0	10,145,322	346,571	853,837
86	56	0*	236,977	0	0	0	10,995,008	306,958	856,708
87	57	0*	236,977	0	0	0	11,910,978	275,824	871,373
88	58	0*	236,977	0	0	0	12,897,400	253,580	898,450
89	59	0*	236,977	0	0	0	13,958,613	240,565	938,495
90	60	0*	236,977	0	0	0	15,099,134	237,032	991,989
			420,000	5,924,425					
91	61	0*	236,977	0	0	0	16,323,661	243,142	1,059,325
92	62	0*	236,977	0	0	0	17,660,795	282,661	989,093
93	63	0*	236,977	0	0	0	19,125,329	365,237	938,997
94	64	0*	236,977	0	0	0	20,734,668	502,789	917,482
95	65	0*	236,977	0	0	0	22,509,471	710,139	935,234
96	66	0*	236,977	0	0	0	24,474,427	1,005,758	1,005,758
97	67	0*	236,977	0	0	0	26,610,923	1,364,411	1,364,411
98	68	0*	236,977	0	0	0	28,933,936	1,794,019	1,794,019
99	69	0*	236,977	0	0	0	31,459,748	2,303,356	2,303,356
100	70	0*	236,977	0	0	0	34,206,063	2,902,125	2,902,125
			420,000	8,294,195					
101	71	0*	0	0	0	0	37,192,131	3,853,438	3,853,438
102	72	0*	0	0	0	0	40,438,884	4,933,175	4,933,175
103	73	0*	0	0	0	0	43,969,077	6,155,497	6,155,497
104	74	0*	0	0	0	0	47,807,457	7,535,994	7,535,994
105	75	0*	0	0	0	0	51,980,927	9,091,819	9,091,819
106	76	0*	0	0	0	0	56,518,741	10,841,841	10,841,841
107	77	0*	0	0	0	0	61,452,706	12,806,808	12,806,808
108	78	0*	0	0	0	0	66,817,407	15,009,525	15,009,525
109	79	0*	0	0	0	0	72,650,445	17,475,052	17,475,052
110	80	0*	0	0	0	0	78,992,708	20,230,914	20,230,914
			420,000	8,294,195					

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FG Life-Choice

Flexible Premium Life Insurance Illustration with Indexed Interest Option

Tabular Detail

New Client	Annual Premium:	\$12,000.00
Male Age 30 Preferred Nontobacco	Death Benefit Option:	Level
Riders: ABR	Initial Face Amount:	\$1,378,652

Age	Year	Planned Premium Outlay		Guaranteed Assumptions			Non-Guaranteed Assumptions		
				Guaranteed Interest of 0.00%			Current Interest of 8.73%		
				End of Year			End of Year		
				Account Value	Surrender Value	Net Death Benefit	Account Value	Surrender Value	Net Death Benefit
111	81	0*	0	0	0	0	85,888,651	23,307,340	23,307,340
112	82	0*	0	0	0	0	93,386,609	26,737,513	26,737,513
113	83	0*	0	0	0	0	101,539,139	30,557,852	30,557,852
114	84	0*	0	0	0	0	110,403,385	34,808,314	34,808,314
115	85	0*	0	0	0	0	120,041,480	39,532,729	39,532,729
116	86	0*	0	0	0	0	130,520,980	44,779,161	44,779,161
117	87	0*	0	0	0	0	141,915,341	50,600,303	50,600,303
118	88	0*	0	0	0	0	154,304,430	57,053,914	57,053,914
119	89	0*	0	0	0	0	167,775,085	64,203,287	64,203,287
120	90	0*	0	0	0	0	182,421,729	72,117,764	72,117,764
		420,000	8,294,195						

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FG Life-Choice

Flexible Premium Life Insurance Illustration with Indexed Interest Option

Supplemental Footnotes

New Client	Annual Premium:	\$12,000.00
Male Age 30 Preferred Nontobacco	Death Benefit Option:	Level
Riders: ABR	Initial Face Amount:	\$1,378,652

* Under age 120, even if the premium outlay is zero, monthly deductions will continue. Depending on actual results, additional premiums may be needed to avoid termination of the policy.

The **Guaranteed** columns assume an initial guaranteed interest rate of 0.00% and guaranteed cost of insurance rates.
The **Current** columns assume an initial current interest rate of 8.73% and current cost of insurance rates.

Life Insurance Cost Information

	Net Payment Cost Index @ 5%		Surrender Cost Index @ 5%	
	Guaranteed	Non-guaranteed	Guaranteed	Non-guaranteed
Year 10	8.70	8.70	4.54	1.75
Year 20	8.70	8.70	4.99	-1.39

Projected annual cost indices are based upon assumed interest and current cost of insurance rates and are not guaranteed. An explanation of the intended use of these cost indices shown above may be found in the Life Insurance Buyer's Guide.

If the planned premium payment is insufficient to provide the coverage desired this illustration will show the death benefit to be expired (as indicated by "0"). This means that the policy and any riders will lapse unless a higher premium is paid, a higher interest rate has been credited, benefits are reduced, or mortality charges are more favorable than currently assumed.

The Internal Revenue Service has placed limits on the amount of premium you can pay into a Universal Life insurance policy.

In order to receive favorable federal tax treatments on distributions made during the lifetime of the insured (including loans), a life insurance policy must satisfy a 7-Pay Premium limitation during the first seven policy years. A new 7 year limitation will be imposed after certain policy changes. Failure to satisfy this limitation would cause your policy to be considered a Modified Endowment Contract (MEC). Distributions under a MEC are taxable to the extent there is a gain in the contract. In addition, with certain exceptions, there is a non-deductible penalty tax equal to 10% of the taxable distribution, if a policy distribution is made before age 59 1/2. In any case, a gain in the contract is taxable upon full surrender of the policy.

Based on the initial 7-PAY Premium, the premiums illustrated during the first 7 years are within the limitation for favorable status.

In order to receive favorable federal income tax treatment on the policy death benefit, the premium paid on a life insurance policy must not exceed the maximum guideline premium limitation. The limitation is equal to the greater of (a) the Guideline Single Premium or (b) the cumulative sum of the Guideline Level Premiums paid annually. If the maximum guideline premium limitation is exceeded, the policy will no longer be considered life insurance. The policy owner will be taxed on the gain in the policy each year even if a cash distribution is not made. However, the policy death benefit will generally be income tax-free when paid to the beneficiary. If any gain in the cash surrender value has not yet been taxed when the policy death benefit is paid, the untaxed gain will be subject to tax at that time.

Target:	\$7,941.04	GL Single:	\$124,202.51
7PAY:	\$37,974.59	GL Annual:	\$12,000.02

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FG Life-Choice

Flexible Premium Life Insurance Illustration with Indexed Interest Option

Additional Information

New Client	Annual Premium:	\$12,000.00
Male Age 30 Preferred Nontobacco	Death Benefit Option:	Level
Riders: ABR	Initial Face Amount:	\$1,378,652

Interest Crediting Options

Premium payments may be allocated between a Fixed Rate Account, a 100% Participation Rate Index Account, and a 140% Participation Rate Index Account. For this illustration, you selected the following allocation:

Fixed Rate Account: 0.00%
 100% Participation Rate Index Account: 100.00%
 140% Participation Rate Index Account: 0.00%

Account Allocation Dates

Net premiums (total premium less applicable charges and expenses) will earn interest in a short term fixed interest account until the next available account allocation date. Currently, this short term account is crediting 5.00%.

Account allocation dates occur on the 15th of each month. Premiums received less than two business days before the 15th will remain in the short term fixed interest account until the 15th of the following month. On the account allocation date, the net premium plus interest earned in the short term fixed interest account will be allocated among the Fixed Rate Account, 100% Participation Rate Index Account and 140% Participation Rate Index Account per your request.

Notification of any requested allocation changes must be provided at least 30 days prior to the account allocation anniversary date.

How the Interest Crediting Works

Interest is credited on each account allocation anniversary date to any funds that have been in that particular account for 12 months. For example, if you submit premium annually on March 1st, your premiums will be allocated on March 15th each year and will receive interest credits annually every March 15th. Alternatively, if you submit premiums monthly you will have funds in all 12 monthly buckets so you would receive interest credits on the 15th of each month for the portion of your account value reaching its 12 month account allocation anniversary date.

The interest rate to be credited to the Fixed Rate Account on the account allocation anniversary will be declared at the beginning of each 12 month crediting period. The current rate for the Fixed Rate Account is 5.00%.

The interest that may be credited to the indexed accounts is based on formulas linked to the annual change in the S&P 500® index. The annual index change is determined by dividing the index value as of the end of the 12 month crediting period by the index value as of the beginning of the 12 month crediting period. Note that the 12 month crediting period is based upon the date the account value is moved into an indexed account, not the calendar year or the policy anniversary.

For the 100% Participation Rate Index Account, the interest is calculated by multiplying the end of crediting year account value by the percentage change in the S&P 500 Index over the same period of time, subject to a maximum rate (Cap Rate) and a minimum rate of 0.00%. The Cap Rate, guaranteed not to be less than 3%, is set on each monthly account allocation date and will be applied in the calculation of the interest credit at the end of the 12 month period. The current Cap Rate is 15.00%, meaning that this Account would earn interest equal to the corresponding change in the S&P 500 Index up to a maximum of 15.00%. If the S&P 500 Index experiences a decline over the 12 month crediting period, no interest will be credited.

For the 140% Participation Rate Index Account, the interest is calculated by multiplying the end of crediting year account value by the percentage change in the S&P 500 Index over the same period of time, multiplied by 140%, subject to a maximum rate (Cap Rate) and a minimum rate of 0.00%. The Cap Rate, guaranteed not to be less than 2%, is set on each monthly account allocation date and will be applied in the calculation of the interest credit at the end of the 12 month period. The current Cap Rate is 12.50%, meaning that this Account would earn interest equal to 140% of the corresponding change in the S&P 500 Index up to a maximum of 12.50%. If the S&P 500 Index experiences a decline over the 12 month crediting

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FG Life-Choice
Flexible Premium Life Insurance Illustration with Indexed Interest Option
Additional Information

New Client	Annual Premium:	\$12,000.00
Male Age 30 Preferred Nontobacco	Death Benefit Option:	Level
Riders: ABR	Initial Face Amount:	\$1,378,652

period, no interest will be credited.

Interest Crediting Assumptions For This Illustration

For the current values in this illustration, you selected 0.00% to be based on the Fixed Rate Account, 100.00% to be based on the 100% Participation Rate Index Account, and 0.00% to be based on the 140% Participation Rate Index Account. For the Fixed Rate Account, we assumed the current crediting rate of 5.00% for all years. For the 100% Participation Rate Index Account, we assumed a crediting rate of 8.73% which is less than or equal to the average performance of the S&P 500 Index over the last 25 years when subjected to a 15.00% Cap Rate and a 0.00% minimum. For the 140% Participation Rate Index Account, we assumed a crediting rate of 8.39% which is less than or equal to the average performance of the S&P 500 Index over the last 25 years when multiplied by 140% and subjected to a 12.50% Cap Rate and a 0.00% minimum. The current values in this illustration assume an overall crediting rate of 8.73% which is the weighted average of the assumed rates for each Account.

For the guaranteed values in this illustration, we used a calculation that assumed a decline in the S&P 500 Index each crediting year, and a 0.00% interest rate in the Fixed Interest Account resulting in an overall credited rate of 0.00%.

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