

ATTENTION: Texas and New York Agents

Effective June 1, 2006, the corresponding indeterminate premium forms (listed below) are required to be signed by an applicant and must be submitted with term life insurance applications from the corresponding states. Applications received after June 1st will not be issued until the appropriate form has been submitted.

State	Product	Form Number
TX	Saver's Select	FGLI 4295 (06-97)
TX	Value Select	FGLI 4920 (12-02)
NY	Patriot NY	ADMIN 5191 (09-03)

These forms help to ensure that the policyholder is aware that premiums may change after the premium guarantee period.

Copies of these forms are attached and are also available on SalesLink.

If you have any questions, please contact us at: salesmarketing@omfn.com.

Texas - Saver's Select Indeterminate Premium Disclosure

FIDELITY AND GUARANTY LIFE INSURANCE COMPANY

Home Office: Baltimore, Maryland

**LEVEL TERM, INDETERMINATE PREMIUM, LIFE INSURANCE
POLICY**

**SUMMARY REGARDING CHANGE IN CURRENT
LIFE INSURANCE PREMIUM**

The premiums for the Level Term, Indeterminate Premium, Life Insurance Policy, FGL RTRC2-10

(4-97), are guaranteed for the length of the initial premium guarantee period. For each policy year after the initial premium guarantee period, the Company may change the current life insurance premium shown in the POLICY INFORMATION section of the policy. It may be more or less than that shown, but the current total premium will never be more than the guaranteed maximum total premium shown in the POLICY INFORMATION section.

This Summary has been read by the Applicant.

Date

Applicant's Signature

Texas – Value Select Indeterminate Premium Disclosure

FIDELITY AND GUARANTY LIFE INSURANCE COMPANY

Home Office: Baltimore, Maryland

LEVEL TERM LIFE INSURANCE POLICY

**SUMMARY REGARDING CHANGE IN CURRENT
LIFE INSURANCE PREMIUM**

The premiums for the Level Term Life Insurance Policy, FGL FGLT (12-2002), are guaranteed through the initial premium guarantee period. For each policy year thereafter, the Company may change the current life insurance premium shown in the POLICY INFORMATION section of the policy. It may be higher or lower than that shown, but the current total premium will never exceed the guaranteed maximum total premium shown in the POLICY INFORMATION section.

This Summary has been read by the Applicant.

Date

Applicant's Signature

New York –Patriot NY Indeterminate Premium Disclosure

FIDELITY AND GUARANTY LIFE INSURANCE COMPANY OF NEW YORK

Home Office: Purchase, New York

LEVEL TERM LIFE INSURANCE POLICY

**SUMMARY REGARDING CHANGE IN CURRENT
LIFE INSURANCE PREMIUM**

The premiums for the Level Term Life Insurance Policy, NY FGLT CONV (09-2003), are guaranteed through the premium guarantee period shown in the POLICY INFORMATION section of the policy. For each policy year thereafter, the Company may change the current life insurance premium shown in the POLICY INFORMATION section of the policy. It may be more or less than that shown, but the current total premium will never exceed the guaranteed maximum total premium shown in the POLICY INFORMATION section.

This Summary has been read by the Applicant.

Date

Applicant's Signature