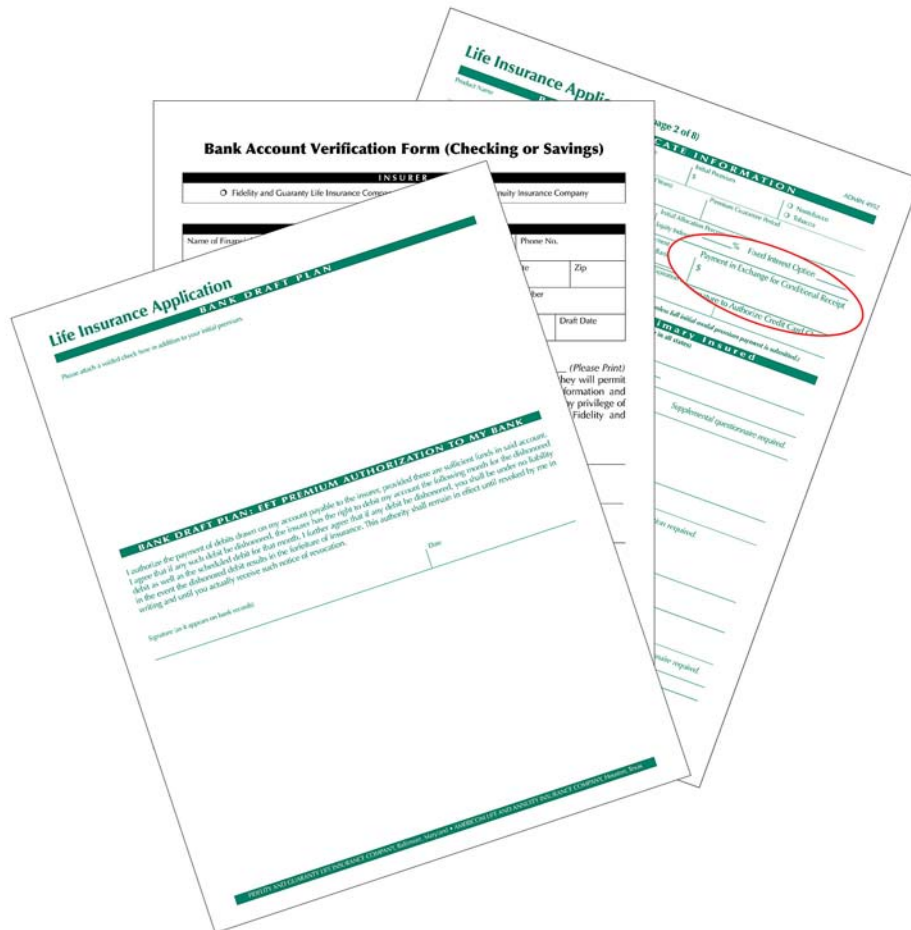


Initial Premium Bank Draft Process Enhanced

Effective immediately, functionality has been enhanced to enable the drafting of initial premiums from savings accounts. You'll no longer have to worry about collecting that initial premium. Simply complete the *Bank Draft Plan* form (contained in the Life Application) as well as the *Bank Account Verification Form (Checking or Savings)* (ADMIN5207). Add the notation, "draft initial premium" to the "Amount Collected with Application" field on page 2 of the application, and you're good to go!



The image shows three overlapping forms. The top form is the 'Life Insurance Application' with a 'BANK DRAFT PLAN' section. The middle form is the 'Bank Account Verification Form (Checking or Savings)'. The bottom form is 'Page 2 of 8' of the 'Life Insurance Application', showing the 'STATE INFORMATION' section. A red circle highlights the 'Draft Initial Premium' field in the 'STATE INFORMATION' section, which is currently empty. Below it, the 'Amount Collected with Application' field is also visible.

If you have any question regarding these process changes, please contact the Agent Service Center at: 800-445-6758.

Fidelity and Guaranty Life Insurance Company, Baltimore, MD