



***NEW EXTENSION DATE!***

**Application Received Date NOW Extended to**  
**December 20, 2006!**

**NOW AVAILABLE:**  
**Saver's Select Term Down to \$25,000!!!**

At the request of our most valued partners in the field, OMFN is proud to announce that **Saver's Select Term** will be available down to face amounts of \$25,000.

With this important change to our term portfolio, OMFN is now in a better position to be the *company of choice* to the Middle America marketplace, when it comes to solving their financial service needs.

In addition to reducing the minimum face amount to \$25,000, we will also have non-medical underwriting from \$25,000 thru \$99,999 at all issue ages, as well as increasing the maximum issue age to 70 on the 15 year product.

To make this all possible, we have simplified our Saver's Select Term premium rate structure to 2 premium bands, as well as an included premium increase. The 2 new premium bands for Saver's Select Term are:

- Band 1: \$25,000 thru \$149,999
- Band 2: \$150,000 and higher

Another important change to the Saver's Select Term premium rate structure is that the 10 year premium guarantee is now **only** applicable to the 20 and 30 year term products.

**These new premium rates and product features for new Saver's Select Term sales will be effective December 1, 2006, in the following states:**

**AL, AK, AZ, CA, CO, DC, DE, GA, HI, IL, IN, IA, KS, KY, LA, ME, MI, MO, MT, NE, NH, NJ, NM, NC, ND, OH, OK, RI, SC, SD, TN, TX, UT, VA, WI & WY.**

Fidelity and Guaranty Life Insurance Company, Baltimore, MD

All Saver's Select Term sales in states other than those listed on the previous page, will continue to be sold at the existing rates and product features until such time that each state grants approval. We will give proper prior notification when these states approve the new rates and features.

**Application Transition Rules:**

- **Applications that are written and received before close of business on Wednesday, December 20, 2006:**
  - Will be issued with the pre-December 1<sup>st</sup> rates and a current effective date provided the policy is issued on or before December 21, 2006.
  - Applications not approved by December 21, 2006, will be backdated to December 20, 2006 in order to receive the pre-December 1<sup>st</sup> rate.
- **Applications received after close of business on Wednesday, December 20, 2006:**
  - Will receive the post December 1<sup>st</sup> rate
- **Application is written and received on or after December 21, 2006:**
  - Will be issued at the post December 1<sup>st</sup> rates
  - Will be issued with an effective date equal to the later of the following:
    - Approval date
    - December 21, 2006

**Software updates:**

- The rates are now available. In order to update the rates in your OMFN illustration software, please go to **SalesLink** and select **Illustration Software>Life Portfolio System>Software Update>[Click Here](#)**.

Please check SalesLink for updated marketing materials, and if you have any questions please email us at [salesmarketing@omfn.com](mailto:salesmarketing@omfn.com)

Form number FGL RTRC2 (5-96), et al. Subject to state availability. Certain restrictions may apply. Any refund will be reduced by any rider benefits used, such as a disability or waiver of premium. 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. Issuance of the policy may depend upon answers to health questions stated in the application. Policies issued by Fidelity and Guaranty Life Insurance Company, Baltimore, MD.

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

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