

Saver's Select Bulletin
TWO IMPORTANT PRODUCT UPDATES
PLEASE READ IMMEDIATELY!

Notice One	Notice Two
<p>Because Saver's Select face amounts less than \$100,000 are being underwritten on a Non-Medical basis, Preferred premium rates are not available for face amounts below \$100,000.</p> <p>We realize that the Preferred premium rates for face amounts less than \$100,000 were published in the Saver's Select Rate Guide (ADLF5629) and supporting illustration software. This was done in error and is in the process of being changed.</p> <ul style="list-style-type: none"> • Since Preferred Tobacco and Preferred Non-tobacco rates are not available for face amounts under \$100,000, please refrain from quoting any Preferred premium rates for face amounts under \$100,000 until these materials have been corrected. <p>Any Saver's Select applications submitted for face amounts under \$100,000 using the Preferred rates will be approved at the best available class, not to include Preferred. Thus, any of these cases issued will be conditionally issued for the additional premium that will be required.</p> <p>Every effort is being made to resolve this premium rate error in a timely manner. We anticipate the release of a "patch" for the illustration software and the corrected Saver's Select Rate Guide soon! We will continue to provide updates on this process as information becomes available.</p>	<p><i>We have extended the application cut off date to Wednesday, December 20th</i> to allow agents additional time to submit business. Please see below for specific information.</p> <p><u>Updated Application Transition Rules:</u> Applications received with a face amount less than \$100,000:</p> <ul style="list-style-type: none"> • Between December 1st - 20th will be issued at the new rates with a December 21st or greater effective date. <p><u>Applications that are written and received before close of business on Wednesday, December 20, 2006:</u></p> <ul style="list-style-type: none"> • Will be issued with the pre-December 1st 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 1st rate. <p><u>Applications received after close of business on Wednesday, December 20, 2006:</u></p> <ul style="list-style-type: none"> • Will receive the post December 1st rate <p><u>Applications written and received on or after December 21, 2006:</u></p> <ul style="list-style-type: none"> • Will be issued at the post December 1st rates • Will be issued with an effective date equal to the later of the following: <ul style="list-style-type: none"> -Approval date -December 21, 2006

Fidelity and Guaranty Life Insurance Company, Baltimore, MD

Please check SalesLink for updated marketing materials, and if you have any questions please email us at 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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