

# There's nothing quite like the original...

*We're bringing back SecureMaster... and we're making it even better!*



In September 2005, we withdrew SecureMaster from the market, due to higher-than-expected mortality. However, the demand for this product has remained strong, so product and commission changes were necessary to facilitate re-entry of this product to the market. We have increased COI's and raised target premiums. In addition, we lowered the first-year commission percentage; however, the increase in target creates virtually the same commission payout at most ages. SecureMaster is now a product you can sell in a variety of situations, from insuring an entire family with modest insurance needs to a competitive "final expense" policy for older ages.

SecureMaster will offer:

- ◆ Face Amounts from \$10,000 – 100,000
- ◆ Optional accelerated death benefit, waiver of monthly deduction and other insured riders
- ◆ Guaranteed minimum interest rate will not be less than 3%

**...and we've even made some improvements:**

- ◆ Ultimate Income Rider allows clients limitless death benefit payout options
- ◆ New optional child rider
- ◆ Accept/Reject underwriting
- ◆ Minimum issue age lowered, now making the issue age range 21 – 85

***Provide your clients with a simple, affordable universal life insurance option with SecureMaster. For more information, visit SalesLink, or contact us at: [salesmarketing@omfn.com](mailto:salesmarketing@omfn.com).***

Form Numbers: FGL UL10 (12-95); et al. Subject to state availability. Certain restrictions may apply. Surrender charges may apply to withdrawals. Policies issued by Fidelity and Guaranty Life Insurance Company, Baltimore, MD. Old Mutual Financial Network (OMFN) is the marketing name for the U.S. life insurance and annuity operations of Old Mutual plc, including Fidelity and Guaranty Life Insurance Company (variable annuity products offered through Old Mutual Financial Network Securities). Headquartered in London, England, Old Mutual was founded in 1845, is one of the world's largest insurers, ranks as a Fortune Global 500 company and employs nearly 50,000 people worldwide. OMFN has the knowledge, expertise and resources that a global powerhouse can provide and is committed to delivering innovative and balanced financial solutions. Fidelity and Guaranty Life is solely responsible for its contractual guarantees and commitments.

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