



AT LAST!

TERM
PRODUCT

LIFE
WORTH

INSURANCE
SELLING

Saver's Select Term from Fidelity and Guaranty Life Insurance Company offers:

- **High 1st Year Commission**
- **Renewal Commissions for Up to 10 Years**
- **Commissionable Policy Fee**
- **No Blood Through \$500K Age 40 and \$250K Age 50**
- **Excellent Smoker Rates**
- **Disability Income Rider**
- **Return of Premium Rider**
- **Age Last Birthday**

With the optional Return of Premium Rider, policyholders can receive a refund of all premiums at the end of the policy term. They get the death benefit they need if they die, and their money back if they live!*

*And, let's talk about underwriting – Are you tired of fighting multi-class banding?
Then, try our simple Preferred and Standard classes:*

YOUR CLIENT: Male 45, 6'0, 248, Cholesterol 260, HDL 7, BP 150/90 gets our best rate! Finally, if you are frustrated with the slow turnaround time provided by many carriers on their top term products, Saver's Select Term is the answer. Fidelity and Guaranty Life offers 30 day average turnaround on fully underwritten applications. All of these features add up to a product that is one of the most distinct term life insurance plans in the market today!

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**FOR PRODUCER USE
ONLY.**

*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.

Policy Form: FGL RTRC2 (5-96); FGL RTRC-C (12-99), et al.

Policies issued by Fidelity and Guaranty Life Insurance Company, Baltimore, MD. Fidelity and Guaranty Life is a member of the Old Mutual Financial Network (OMFN). OMFN is a part of the Old Mutual group of companies. Working through its network of established insurance companies, OMFN is committed to delivering innovative and balanced financial solutions.