

INSTRUCTIONS:
STEP 1: Complete, sign, and date this form below. Please note the term "you" or "your" refers to the entity or individual named below.

STEP 2: Send/Email this form to your Appointing General Agency.

MGA Name: _____

MGA Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Fax: _____

Check one or both:




PRODUCER INFORMATION
Please Print or Type

This is a request for the appointment of:

1. Producer Name: _____

2. Residence Address: _____

City: _____ State: _____ Zip: _____

3. Residence Phone: () _____

4. Business Address: _____

City: _____ State: _____ Zip: _____

5. Business Phone: () _____

6. Business FAX: () _____

7. E-Mail Address: _____

 8. Preferred Method of Contact: Phone Fax Email

9. Social Security #: _____

10. Date of Birth: _____

 11. Gender: Male Female

I Request to be Appointed in:

_____ Resident State _____ License Number

_____ Non-resident State _____ License Number

_____ Non-resident State _____ License Number

_____ Non-resident State _____ License Number

_____ Non-resident State _____ License Number

BY SIGNING BELOW, I HEREBY AUTHORIZE F&G LIFE, AMERICOM LIFE TO (A) CONDUCT A BACKGROUND INVESTIGATION IF REQUIRED BY STATE INSURANCE CODES OR IF OTHERWISE DEEMED APPROPRIATE OR DESIRABLE BY THE COMPANIES, AND (B) DISCLOSE THE RESULTS OF THE INVESTIGATION TO THE MASTER GENERAL PRODUCER, THE GENERAL PRODUCER AND/OR THE PRODUCER BY WHOM I WAS REFERRED TO THE COMPANIES FOR APPOINTMENT.

BY SIGNING BELOW, I HEREBY ACKNOWLEDGE THAT I HAVE RECEIVED AND READ THE COMPANIES' MARKET CONDUCT GUIDE. I AGREE TO COMPLY WITH ALL PROVISIONS CONTAINED IN THE MARKET CONDUCT GUIDE, AS AMENDED FROM TIME TO TIME, AND ALL OTHER PRESENT AND FUTURE RULES, REGULATIONS AND DIRECTIVES OF ANY NATURE ISSUED BY THE COMPANIES WITH RESPECT TO MARKET CONDUCT.

 Signature: **X** _____

Date: _____

TO BE COMPLETED BY APPOINTING GENERAL AGENT:
F&G LIFE
AMERICOM

Fill in the approved compensation level/contract type: _____

 AGA Authorization: **X** _____ Date: _____

Name of AGA: _____ AGA Code: _____

 Contact AGA by: FAX: _____ E mail: _____

Appendix B

General Producer's Agreement

Check one: Fidelity & Guaranty Life Insurance Company
 Americom Life & Annuity Insurance Company

IMPORTANT: READ CAREFULLY BEFORE SIGNING. This agreement is made between and among Fidelity and Guaranty Life Insurance Company and/or Americom Life & Annuity Insurance Company (the "Company") and the General Producer named on the reverse page ("you," "your" or "yours"). You and the Company agree as follows:

SECTION 1. Representations: You represent that you are properly licensed and authorized to sell the types of contracts which are the subject of this Agreement. The Company represents that it is properly licensed and authorized to issue such contracts.

SECTION 2. Appointment: The Company appoints you as its representative in all jurisdictions where you are properly licensed, except New York, to act in accordance with the terms of this Agreement. This territory is not assigned to you exclusively.

SECTION 3. Authority:

A. Appoint Producers: The Company authorizes you to recruit and recommend to the Company producers to carry out the purposes of this Agreement. All of your appointments of producers are subject to the prior written approval of the Company, which approval may be provided or withheld in the Company's sole discretion. Licensed producers appointed under this Agreement shall be referred to as "Producers" or "your Producers." The Company may terminate or cause you to terminate the appointment or contractual relationship of any of your Producers with or without cause and with or without your approval. All Producers you recruit for the purpose of soliciting the sale of the Company's products must be appointed on the Company's standard appointment form. In addition, if the Company will pay compensation directly to a Producer, the Producer must enter into the Company's standard form of General Producer's Agreement.

B. Sell Products: The Company authorizes you and your Producers to solicit the sale of contracts of life insurance and annuities which the Company may lawfully underwrite and which are described in the attached Compensation Schedule (the "Authorized Contracts"); subject, however, to the restrictions placed upon you and your Producers by the laws and regulations of the jurisdictions where you are licensed, the Company's underwriting rules, other rules as are promulgated to you, and the terms and conditions of this Agreement. The Company has the right to decline any application for any product and return any money submitted to the applicant.

C. Other: The Company authorizes you to perform any other act specifically authorized by this Agreement.

SECTION 4. Limitations of Authority: You are not authorized to incur on behalf of the Company any indebtedness or liability; to make, alter or discharge contracts; to waive forfeitures; to quote rates except as published by the Company; to extend the time of payment of any premium; to extend credit for the purpose of purchasing insurance or keeping it in force; to approve any application for insurance; to acknowledge or represent the existence of any insurance with the Company; to make any representation or state any opinion regarding the validity or payment of any claim; or to do any act not specifically authorized by this Agreement.

SECTION 5. Responsibility for Producers: You agree to assume full responsibility for all business produced by you or your Producers and for the acts of your Producers, employees, officers and sub-Producers. Any act or omission, or breach of this Agreement, by any of your officers, employees, Producers or sub-Producers shall be deemed an act, omission or breach by you and the Company may exercise its rights under this Agreement as if such act, omission or breach had been committed by you.

SECTION 6. Duty to Cooperate; Right of Inspection: You, your employees and your Producers agree to cooperate at all times with the Company or any of its agents in any inquiry or investigation as it may relate to the business of the Company, including any in the context of an administrative or judicial proceeding. You agree to notify the Company promptly upon receipt of any complaint. In accordance with applicable laws and regulations you shall maintain accurate and complete books, records, accounts, correspondence or other data relating to all the business of the Company. The Company shall at all times have the right to inspect any and all books, records, accounts, correspondence, or data in your office or kept by you or any Producer so far as the same may relate to the business of the Company, and to make such extracts or copies as it may desire.

SECTION 7. Independent Contractor: At all times you shall be deemed an independent contractor and nothing in this Agreement shall be construed to create the relationship of employer and employee between you and the Company. You shall not, either expressly or implicitly, present yourself to others as an employee of the Company. You are free to exercise your own judgment as to the persons you will recruit as Producers and from whom you will solicit insurance, the time and place of solicitation, and the manner in which you will perform the obligations of this Agreement.

SECTION 8. Application Completion: You shall complete an application for each policy issued by the Company on the Company's application form. All of the responses to the questions in the application shall completely and accurately reflect the applicant's responses to these questions as conveyed to you. All knowledge and information you have relating to the applicant's responses shall be appended to the application, with or without the applicant's consent, and transmitted to the Company with the application. In addition, you shall insure that the application is reviewed by the applicant before it is signed by the applicant and that it is signed in your presence, after which you shall sign as witness to its execution. You shall send the application to the Company immediately after it has been executed.

SECTION 9. Premium Remittance: You shall immediately forward to the Company any premium, entire or partial, taken with an application. If the first premium is paid in cash on delivery of a policy, you shall at once remit it to the Company in cash. You have no right or authority to receive or collect moneys for or on behalf of the Company at any time for any purpose except the initial premium on insurance procured by you or any of your Producers and necessary to put the policy in force. However, the Company may, in its discretion,

permit you to collect deferred first year and renewal premiums as and when they mature. Premiums remitted through negotiable instruments such as checks shall be made payable to the Company. All moneys, negotiable instruments, or securities you receive for or on behalf of the Company shall be held by you as trustee for the Company and shall not be used by you for any personal or other purposes whatsoever but shall be immediately paid over to the Company.

SECTION 10. Insurable Condition: You shall notify the Company promptly should you become aware of the death of the applicant, or if you become aware of any inaccuracies in the applicant's responses to the application, including any changes to the applicant's responses on the application before the policy is delivered. For any policies delivered to you by the Company, you shall arrange for such policies to be delivered to the policy owners and the first premium paid in accordance with the delivery instructions issued by the Company. You shall not permit the delivery of any policy unless to the best of your knowledge, the insured is alive, in good health, in the same condition as at the time of application, in insurable condition, and the first premium has been fully paid. You shall return to the Company upon request or on the day following the expiration of 60 days any contract which was not so delivered.

SECTION 11. Company Property; Confidentiality:

A. The Company will furnish you such policies, forms, advertising matter, diskettes, and other supplies as it may deem necessary. The title of these materials as well as all undelivered policies, books, supplies or other property as furnished to you by the Company shall be vested in the Company and shall be accounted for and delivered to its authorized representative upon the termination of this Agreement or at any other time, upon demand. You may not make any modifications to diskettes furnished by the Company. You may not transfer, rent, sell, or in any way make available such diskettes to anyone not an employee of you or the Company.

B. You understand and acknowledge that during the term of this Agreement you may gain access to certain confidential and proprietary information relating to the Company and its business and you agree to keep all such information confidential. You agree that any and all "Nonpublic Personal Information" obtained by you on behalf of or from the Company in the performance of your duties and obligations under this Agreement shall be used by you only as necessary to fulfill your obligations under this Agreement and shall not be disclosed to any other person unless specifically authorized in writing by the Company, or the person who is the subject of the "Nonpublic Personal Information," or as otherwise permitted by law. "Nonpublic personal information" has the meaning set forth in section 509 of the Gramm-Leach-Bliley Act (PL. 106-102) and any federal and state laws and regulations that implement that Act and includes but is not limited to name, address, and financial or health information of a policyholder, insured, applicant or prospect. You agree to establish physical, electronic, and administrative procedures to protect the security and confidentiality of "Nonpublic Personal Information" in compliance with the Act and any and all federal and state laws and regulations that implement the Act.

SECTION 12. Advertising: All advertising copy and promotional materials developed by you or your Producers wherein the identity of the Company, its plans of insurance, policies and practices, or its compensation rates are mentioned, directly or by inference, must be approved by the Company prior to their use or publication (including, but not limited to, use on the Internet).

SECTION 13. Right to Retire: The Company, in its sole discretion, may retire from any jurisdiction and may discontinue or withdraw any policy form from any jurisdiction where you are licensed [without prejudice to the right of the Company to continue said forms in any other jurisdiction] without liability to you or your Producers.

SECTION 14. Claims and Litigation: You agree to hold harmless, defend (with counsel reasonably acceptable to the Company) and indemnify the Company against any claims, judgments, settlements, costs, expenses or other damages, including attorneys fees, which the Company may suffer or incur as the result of any negligent, fraudulent or unauthorized act, or error or omission, of you, any of your employees, Producers, officers or sub-Producers. The Company shall have exclusive authority to direct the defense and effect any settlement in any action for which the foregoing indemnity may apply. You shall, upon demand, pay the Company as a debt due hereunder any sums due to it in accordance with this section, as well any monies expended by the Company in answering or defending any attachment, garnishment or other proceedings involving you, your employees or officers, or any Producer or other individual under your direct control and supervision. You agree that under no circumstances whatsoever shall the Company be liable to you (or anyone claiming through you) for any lost profits or indirect, incidental, punitive or consequential damages in connection with this Agreement.

SECTION 15. Compensation:

A. The Company will pay you as full compensation and you accept as such only the commissions set forth in the Compensation Schedule, which forms a part of this Agreement, on Authorized Contracts written and effected with the Company by you or your Producers, and actually paid for and accepted by the Company while your authority under Sections 2 and 3 of this Agreement remains in force. Any policy rescinded by the Company shall be treated as an unaccepted policy. The Company shall not be responsible for any of your expenses.

B. No commission will be paid on life insurance premiums paid in advance until one month after due dates of the respective premiums so paid in advance, and then only if the policy is then in force.

- C. Unless modified at the option of the Company, renewal commissions shall be payable subject to the provisions and limitations of this Agreement and the relevant Compensation Schedule.
- D. You may not pay directly or indirectly to any of your Producers compensation in excess of the maximum compensation provided for in such Producer's compensation schedule, unless approved by the Company in advance.
- E. Any commission payable directly to any Producer shall be netted against any compensation payable to you pursuant to the Compensation Schedule. Neither your Producers who are not paid directly by the Company nor any other person shall have any claim against the Company on the account of sale or service of any Authorized Contract under this Agreement and you agree to indemnify, defend, and hold the Company harmless for any such claims or related expense.

SECTION 16. Indebtedness: The right of you or any person claiming through you to receive any of the commissions or other compensation provided for in this Agreement shall at all times be subordinate to the right of the Company to offset or apply such commissions or compensation against any indebtedness, whether arising from this Agreement or otherwise, of you or your Producers to the Company or any of its affiliates. You agree to reimburse the Company for all costs and expenses incurred in collecting said debt, including reasonable attorney's fees and court costs. For purposes hereof, the term "affiliate" means Old Mutual U.S. Holdings, Inc. (including successors and assigns) and its direct and indirect subsidiaries. If you are a business entity, the individual executing this Agreement on your behalf agrees by signing below that he or she shall be personally liable to the Company for any amounts due to the Company by you or your Producers under the terms of this Agreement.

SECTION 17. Commission Forfeiture: In the event the Company shall, either during the continuance of this Agreement or after its termination, refund premiums under any policy for any reason, you shall forfeit all right to compensation on said policy and shall immediately return to the Company any compensation paid to you which is attributable to the premiums refunded.

SECTION 18. Commission Assignment; Assignment by Company:

A. You shall not assign, transfer, or pledge this Agreement or any commission hereunder without the written consent of the Company which shall not be unreasonably withheld. No assignment of any commissions hereunder shall be binding upon the Company unless it is in writing and filed at the Home Office of the Company. The Company assumes no responsibility as to the validity or effect of any such assignment.

B. The Company may assign this Agreement without restriction. The Company may also add as a party to this Agreement any other affiliated insurance company by providing you with written notice. In such event, references to the "Company" shall also include such newly added insurer.

SECTION 19. Commission Vesting: In the event of termination of this Agreement without cause and subject to the provisions of Section 20, the Company will continue to pay first year and renewal commissions on premiums received and accepted by the Company in accordance with the Compensation Schedule; provided, however, that payment of service fees will cease on the date of termination of the Agreement. In the event of your death, commissions will be paid to your spouse, otherwise to your estate, in accordance with the Compensation Schedule.

SECTION 20. Commission Restrictions: No further commission or other compensation will be paid to you under this Agreement in the following circumstances:

- A. If you withhold or misappropriate funds of the Company, its policyholders, or applicants for any reason.
- B. If you commit fraud or any other illegal act in the performance of your duties under this Agreement.
- C. If you lose your license to act as an insurance producer because of revocation or suspension by a public authority, or if you voluntarily surrender your license after allegations of misconduct by a regulatory authority.
- D. If you directly or indirectly induce or attempt to induce any policy owner of the Company to stop premium payments or surrender any policy.
- E. If, with your full knowledge, any of your Producers commits any act set forth in this Section.
- F. If the Company terminates this Agreement for cause.

SECTION 21. Solicitation Rights: You agree that the Company will have at all times, both during and after the termination of this Agreement, the right to communicate in any fashion with the persons insured under the policies issued hereunder for any purpose, including but not limited to: advertising the Company's products, responding to inquiries, conservation of business, servicing the policies and adjusting claims.

SECTION 22. Termination: This Agreement may be terminated by either party upon 30 days notice in writing by ordinary mail to the last known address of the other party, or may be terminated by the Company immediately for cause. For purposes of this Agreement, "cause" shall mean:

- A. breaching this Agreement;
- B. violation of any Company policy or procedure, or insurance law or regulation, including, but not limited to a violation of any provision of the Company's Market Conduct Guide or the Company's Agent Monitoring Program;

- C. directly or indirectly inducing or attempting to induce any policy owner of the Company to stop premium payments or surrender any policy;
- D. misrepresenting the terms of the Company's products or its financial condition;
- E. loss, suspension, revocation, or voluntary surrender of your license or any other regulatory authority issued by any state, federal or other entity that regulates, controls or in any way authorizes the sale of financial or insurance products or services;
- F. misrepresentation of any material information in your application for appointment as a General Producer or in any additional documents supporting that application;
- G. your insolvency, bankruptcy, or reorganization, or the institution of such or similar proceedings by or against you, or in the case of a business organization, the institution of such or similar proceedings against one of your principals;
- H. indictment alleging a crime or conviction or plea concerning a crime, felony or misdemeanor, involving trustworthiness or dishonesty, including but not limited to, embezzlement, fraud, theft, etc.;
- I. conviction or plea of guilty or nolo contendere to any felony; or
- J. any action on your part that could reasonably be construed to be defamatory, libelous, or materially prejudicial to the Company.
- K. failure to fully pay outstanding debt owed to the Company within 60 days of such date such debt is incurred.

Upon termination of this Agreement, you shall immediately pay to us all sums due and deliver to the Company all brochures, publications and other materials connected with the sale of Company products. Upon termination for cause, you forfeit all rights to future commissions, and the Company reserves the right to retain, reassign or cancel any of your General Producers or Producers without any further obligation to you.

SECTION 23. Market Conduct Program: You agree to comply with, and to require your Producers to comply with, all present and future rules, regulations and directives of any nature issued by the Company with respect to market conduct, including without limitation, all provisions in the Company's Market Conduct Guide. You hereby acknowledge that you have received and read the Company's Market Conduct Guide, and you agree to execute and deliver to the Company such further written acknowledgments of the Company's Market Conduct Program as the Company shall reasonably request.

SECTION 24. Waiver of Jury Trial; Arbitration: You agree to waive a trial by jury of any controversy or issue arising under or with respect to this Agreement that shall now or hereafter exist. Any controversy or issue arising under or with respect to this Agreement will be determined and settled exclusively by final and binding arbitration held in Baltimore, Maryland by a nationally recognized arbitration organization designated by the Company, and in accordance with the then existing rules and procedures of that organization. The parties agree that such arbitration shall begin no later than ninety (90) days after a party makes a demand for arbitration. Any advance costs for the arbitration shall be paid jointly by the parties, however the non-prevailing party shall be liable for all arbitration costs, including reimbursement to the prevailing party for costs previously advanced. The arbitrator's decision or award shall be final and binding and shall be fully enforceable and subject to an entry of judgment by a court of competent jurisdiction.

SECTION 24. Miscellaneous:

- A. **Effective Date:** This Agreement shall not be effective until signed by you and accepted by the Company.
- B. **Effect on Previous Agreements:** The execution of this Agreement abrogates, terminates, and supersedes all previous agreements between you and the Company and constitutes the entire agreement between you and the Company with respect to the subject matter of this Agreement.
- C. **Amendment of Agreement; No Waiver:** The Company reserves the right at any time to amend or change any Company guideline or policy, or term of the Agreement upon written notice to you. Such change will only be effective if signed by an officer of the Company. Failure of the Company to take advantage of any breach of the terms, conditions, or covenants herein contained shall not constitute a waiver or estoppel to thereafter enforce any of said terms, conditions or covenants. This Agreement cannot be modified by any acquiescence in practices or courses of dealing by the Company contrary to the terms, conditions or covenants hereof.
- D. **Governing Law:** This Agreement is governed by the laws of the State of Maryland (without regard to any choice of law provisions) and each party hereto agrees to accept service of process in and to submit to the jurisdiction of the federal or state courts located within the State of Maryland for any matter involving this Agreement. In any action, suit or proceeding brought by the Company, you agree not to assert that such action, suit or proceeding is brought in an inconvenient forum or that the venue of the action, suit or proceeding is improper.
- E. **Survival:** Notwithstanding any provision of this Agreement to the contrary, the termination of this Agreement, whether with or without cause, shall be construed as a termination of: (a) your appointment and your authority under Section 2 of this Agreement; (b) your authority under Sections 3, 7, 8, 9 and 10 of this Agreement; and (c) the Company's obligations under Sections 11(A) and 15 of this Agreement. All other provisions of this Agreement shall survive any termination of this Agreement.

IN WITNESS WHEREOF the parties have caused this Agreement to be executed under seal on the dates indicated below.

X _____ (SEAL)
 Signature

 Date

X _____ (SEAL)
 Signature

 Title Date

Company Use Only

Producer Number: _____

Compensation Schedule: _____



Request for Taxpayer Identification Number and Certification

**Give form to the
requester. Do not
send to the IRS.**

Print or type See Specific Instructions on page 2.	Name	
	Business name, if different from above	
	Check appropriate box: <input type="checkbox"/> Individual/ Sole proprietor <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other ▶ <input type="checkbox"/> Exempt from backup withholding	
	Address (number, street, and apt. or suite no.)	Requester's name and address (optional)
	City, state, and ZIP code	
List account number(s) here (optional)		

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. For individuals, this is your social security number (SSN). **However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 2.** For other entities, it is your employer identification number (EIN). If you do not have a number, see **How to get a TIN** on page 2.

Social security number								
or								
Employer identification number								

Note: If the account is in more than one name, see the chart on page 2 for guidelines on whose number to enter.

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), **and**
2. I am not subject to backup withholding because: **(a)** I am exempt from backup withholding, or **(b)** I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or **(c)** the IRS has notified me that I am no longer subject to backup withholding, **and**
3. I am a U.S. person (including a U.S. resident alien).

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN. (See the instructions on page 2.)

Sign Here	Signature of U.S. person ▶	Date ▶
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Purpose of Form

A person who is required to file an information return with the IRS must get your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

Use Form W-9 only if you are a U.S. person (including a resident alien), to give your correct TIN to the person requesting it (the requester) and, when applicable, to:

1. Certify the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee.

If you are a foreign person, use the appropriate Form W-8. See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities.

Note: If a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS 30% of such payments **after** December 31, 2001 (29% **after** December 31, 2003). This is called "backup withholding." Payments that may be subject to backup withholding include interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will **not** be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester, or
2. You do not certify your TIN when required (see the Part II instructions on page 2 for details), or
3. The IRS tells the requester that you furnished an incorrect TIN, or
4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or

5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See the instructions on page 2 and the separate **Instructions for the Requester of Form W-9.**

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of Federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Name. If you are an individual, you must generally enter the name shown on your social security card. However, if you have changed your last name, for instance, due to marriage without informing the Social Security Administration of the name change, enter your first name, the last name shown on your social security card, and your new last name.

If the account is in joint names, list first and then circle the name of the person or entity whose number you enter in Part I of the form.

Sole proprietor. Enter your **individual** name as shown on your social security card on the "Name" line. You may enter your business, trade, or "doing business as (DBA)" name on the "Business name" line.

Limited liability company (LLC). If you are a single-member LLC (including a foreign LLC with a domestic owner) that is disregarded as an entity separate from its owner under Treasury regulations section 301.7701-3, **enter the owner's name on the "Name" line.** Enter the LLC's name on the "Business name" line.

Other entities. Enter your business name as shown on required Federal tax documents on the "Name" line. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on the "Business name" line.

Exempt from backup withholding. If you are exempt, enter your name as described above, then check the "Exempt from backup withholding" box in the line following the business name, sign and date the form.

Individuals (including sole proprietors) are not exempt from backup withholding. Corporations are exempt from backup withholding for certain payments, such as interest and dividends. For more information on exempt payees, see the Instructions for the Requester of Form W-9.

If you are a nonresident alien or a foreign entity not subject to backup withholding, give the requester the appropriate completed Form W-8.

Note: If you are exempt from backup withholding, you should still complete this form to avoid possible erroneous backup withholding.

Part I—Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box.

If you are a **resident alien** and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see **How to get a TIN** below.

If you are a **sole proprietor** and you have an EIN, you may enter either your SSN or EIN. However, the IRS prefers that you use your SSN.

If you are an LLC that is **disregarded as an entity** separate from its owner (see **Limited liability company (LLC)** above), and are owned by an individual, enter your SSN (or "pre-LLC" EIN, if desired). If the owner of a disregarded LLC is a corporation, partnership, etc., enter the owner's EIN.

Note: See the chart on this page for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get **Form SS-5**, Application for a Social Security Card, from your local Social Security Administration office. Get **Form W-7**,

Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or **Form SS-4**, Application for Employer Identification Number, to apply for an EIN. You can get Forms W-7 and SS-4 from the IRS by calling 1-800-TAX-FORM (1-800-829-3676) or from the IRS Web Site at www.irs.gov.

If you are asked to complete Form W-9 but do not have a TIN, write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note: Writing "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

Caution: A disregarded domestic entity that has a foreign owner must use the appropriate Form W-8.

Part II—Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if items 1, 3, and 5 below indicate otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). Exempt recipients, see **Exempt from backup withholding** above.

Signature requirements. Complete the certification as indicated in 1 through 5 below.

1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983. You must give your correct TIN, but you do not have to sign the certification.

2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983. You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

3. Real estate transactions. You must sign the certification. You may cross out item 2 of the certification.

4. Other payments. You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), IRA or Archer MSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to give your correct TIN to persons who must file information returns with the IRS to report interest, dividends, and certain other income paid to you, mortgage interest you paid, the acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA or Archer MSA. The IRS uses the numbers for identification purposes and to help verify the accuracy of your tax return. The IRS may also provide this information to the Department of Justice for civil and criminal litigation, and to cities, states, and the District of Columbia to carry out their tax laws.

You must provide your TIN whether or not you are required to file a tax return. Payers must generally withhold 30% of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to a payer. Certain penalties may also apply.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN or:
1. Individual	The individual
2. Two or more individuals (joint account)	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Custodian account of a minor (Uniform Gift to Minors Act)	The minor ²
4. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee ¹
b. So-called trust account that is not a legal or valid trust under state law	The actual owner ¹
5. Sole proprietorship	The owner ³
For this type of account:	Give name and EIN or:
6. Sole proprietorship	The owner ³
7. A valid trust, estate, or pension trust	Legal entity ⁴
8. Corporate	The corporation
9. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
10. Partnership	The partnership
11. A broker or registered nominee	The broker or nominee
12. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity

¹ List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

² Circle the minor's name and furnish the minor's SSN.

³ You must show your individual name, but you may also enter your business or "DBA" name. You may use either your SSN or EIN (if you have one).

⁴ List first and circle the name of the legal trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.)

Note: If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.





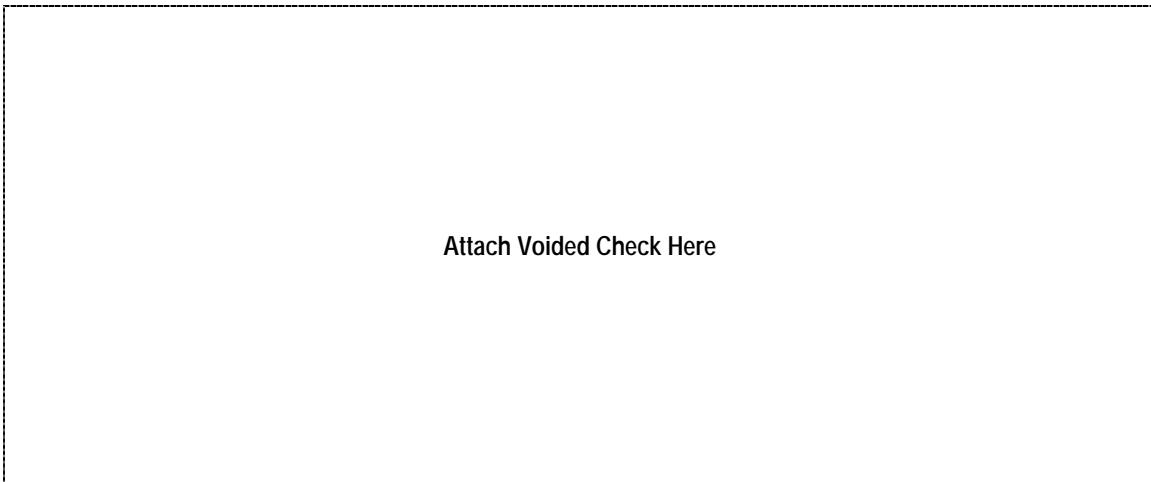
Authorization Agreement for Direct Deposit to Savings or Checking Account

I (we) hereby authorize FIDELITY AND GUARANTY LIFE INSURANCE COMPANY ("F&G Life") and/or AMERICOM LIFE AND ANNUITY INSURANCE COMPANY (Americom Life) to deposit my commission payment with the financial institution named below ("Bank") and the Bank to credit the same to my account as described below. In the event that F&G Life or Americom Life notifies the Bank that funds to which I (we) am not entitled have been deposited to my (our) account inadvertently, I (we) hereby authorize the Bank to return said funds to F&G Life or Americom Life as soon as possible and agree to hold F&G Life or Americom Life harmless from any and all liability in connection therewith.

Agent Number	Payee's Name (Please Print)	Bank Account Number	Bank Name
Bank Address	City	State	Zip Code
ABA Transit / Routing Number (Lower left corner of your check)			Bank Account Type: <input type="radio"/> Checking <input type="radio"/> Savings

This authorization is to remain in force until F&G Life or Americom Life has received written notification from me (or either of us) of its termination in such time and in such manner as to afford the Company and/or the Bank a reasonable opportunity to act on it. This authorization is governed by Maryland law, including Maryland Uniform Commercial Code.

_____ Payee's Signature	_____ Date
_____ Joint Payee's Signature (if jointly paid, both parties must sign)	_____ Date



ANNUALIZATION ADDENDUM TO GENERAL AGENT'S OR GENERAL PRODUCER'S AGREEMENT

This Annualization Addendum to General Agent's or General Producer's Agreement (the "Addendum") is made as of the _____ day of _____, _____ by and between Fidelity and Guaranty Life Insurance Company (the "Company") and _____ ("you," "your," or "yours").

You and the Company agree that this Addendum will modify your General Agent's or General Producer's Agreement dated _____ (the "Agreement") as follows:

1. Subject to the terms of the Agreement and this Addendum, the Company agrees to pay you, upon issuance of the policy, an initial commission(s) in the following percentage amount(s) _____ of the first year commission shown on your Compensation Schedule for all authorized life insurance policies sold by you (the "initial commission"). The balance of the first year commission shown on the Compensation Schedule, if any, shall be paid on an earned basis upon the Company's receipt of the premium in months 10, 11 and 12 of the first year of the policy.
2. In the event of termination, for any reason, of a policy on which an initial commission has been paid under Paragraph 1 of this Addendum, there will be a chargeback as provided in the Compensation Schedule. The chargeback will be withheld from the next commission payment(s) due you until fully repaid. If there is insufficient activity to repay the amount of the chargeback within thirty (30) days, you must remit the balance to the Company within ten (10) days of the Company's written notice to you or the terms of Paragraph 8 of this Addendum will apply.
3. The Company's agreement to pay initial commissions under this Addendum is subject to the following conditions and limitations:
 - (a) The amount of the initial commission is limited to \$3500 for any one policy.
 - (b) Premiums paid through payroll deductions and/or as a part of a grouping of payments made by one entity or individual (also known as "list bill") are not eligible for annualization.
 - (c) Premiums on annuity contracts are not eligible for annualization.
 - (d) You must maintain a yearly production of \$10,000 of paid annualized premiums on a pro rata monthly basis.
 - (e) No commission shall be eligible for annualization unless the Company receives the required premium for the policy in full and all requirements for the issuance of the policy are fulfilled.
 - (f) Payment of an initial commission under this Addendum is limited to policies paid by pre-authorized check and annual payment plans.
 - (g) The chargeback provisions in the applicable Compensation Schedule continue to apply.
 - (h) Any policies which name you, your spouse, relatives, friends, etc. as the insured are not eligible for annualization.
4. In consideration for the privilege of receiving annualized commissions under this Addendum, the Company reserves the right to require, on thirty (30) days prior written notice, that you pay a fee in an amount not to exceed two percent (2%) of commission and/or two percent (2%) of your advanced commission balance.
5. The Company reserves the right to modify or terminate this Addendum at any time upon written notice to you. The Company may terminate this Addendum without also terminating the Agreement. However, termination of the Agreement for any reason will automatically terminate this Addendum.
6. In the event that the Company reasonably believes that you or your Agents/Producers are engaged in consistent internal replacement activity, the Company reserves the right to lower renewal commission rates on all business written with the Company.
7. The Company reserves the right to hold commissions that would otherwise be paid under this Addendum if it has outstanding issues of conduct or performance that need to be resolved with you or your Agents/Producers.
8. Upon termination of this Addendum or upon termination of any policy on which an initial commission was paid, there will be a chargeback as provided in the Compensation Schedule, which must be repaid by you within ten (10) days. If you fail to repay you debt to the Company, the Company has the right to pursue all legal and equitable remedies available to it in enforcing your obligations hereunder and collecting your debt, including without limitations, the following:
 - (a) The Company has the right to setoff the amount it is owed against any commissions you earn from the Company or any of its affiliates.
 - (b) The Company has the right to attach any commissions that you have earned or will earn in the future from the sale of insurance products for other companies.
 - (c) The Company, at its sole option, may agree to allow you to repay the debt in twelve (12) consecutive equal monthly installments, together with interest on the unpaid principal balance at a fixed rate of the lesser of eight percent (8%) per annum or the maximum rate of interest allowed by law. Each payment shall be due on the first day of each month. All payments shall be applied first to interest and then to principal. You agree to execute a promissory note and loan agreement as the entire principal balance outstanding, together with all accrued and unpaid interest thereon, shall become immediately due and payable, in full, without notice or demand. In the event of default, you hereby authorize the Company, by its attorney or by the clerk of any court, to appear before any court of competent jurisdiction and to confess judgment against you in the full amount of your debt to the Company, plus all costs and expenses incurred by the Company in recovering any amount you owe, including attorneys' fees and court costs, if any, hereby waiving and releasing any and all rights of presentment, demand, protest, notice of non-payment and all rights of exemption, modification, appeal, vacation or stay of execution to which you may be entitled under the laws of the State of Maryland or the United States now in force or which may hereafter be passed.
9. The amount of your debt to the Company under Paragraph 8 shall be increased to include the Company's costs and expenses to enforce this Addendum and recover the amount you owe, including without limitation, the Company's reasonable attorney's fees and court costs.
10. The Company's failure to insist on strict compliance with this Addendum or to exercise any right or remedy shall not constitute a waiver of any rights contained in this Addendum or the Agreement, or prevent the Company from insisting on strict compliance or exercising any right or remedy in the future.
11. This Addendum sets forth the entire agreement between the parties with respect to the subject of commission annualization and supersedes all prior or contemporaneous agreements and understandings, whether oral or written. This Addendum shall be governed by and construed under the laws of the State of Maryland, without regard to rules concerning conflicts of law.
12. Except as expressly set forth in this Addendum, all provisions of the Agreement shall remain in full force and effect.

IN WITNESS WHEREOF, the parties have executed or caused this Agreement to be executed by their authorized representatives, under seal, on the dates indicated next to their respective signatures.

 General Agent/Producer (type or print) and Agent/Producer Code No.
 _____ (SEAL)
 Signature/Date

 Title

Fidelity and Guaranty Life Insurance Company
 By: _____ (SEAL)
 Signature/Date
 Its _____
 Title

Approved: _____
 Master General Agent/Producer (type or print) and Agent/Producer Code No.
 _____ (SEAL)
 Signature/Date

 Title

Instructions for Completing Fidelity and Guaranty Life Insurance Company's Annualization Addendum

1. In the opening paragraph, insert effective date of the Annualization Addendum. (This should be the later of the following dates: (a) the date on which Fidelity and Guaranty Life Insurance Company executes the Annualization Addendum, or (b) the date on which the Master General Agent/Producer approves the Annualization Addendum.)
2. In the opening paragraph, insert complete name of General Agent/Producer as it appears on the General Agent's/Producer's Agreement.
3. In the second (unnumbered) paragraph, insert effective date of the General Agent's/Producer's Agreement.
4. In Paragraph #1, insert the percentage of first year commissions which will be annualized and paid as an initial commission or commissions. (Express both in words *and* insert as a number in parenthesis.)
5. In the signature provisions, type or print the name of the General Agent/Producer and insert the General Agent's Agent Code Number (for DSS purposes).
6. Have the General Agent/Producer sign and date the Addendum.
7. Below the General Agent's/Producer's signature, insert the Title of General Agent/Producer. (To be used only if the General Agent/Producer is a corporation and the person who signed the Addendum has signed as an officer of the corporation and not as an individual. If the General Agent/Producer is an individual, you can leave this space blank or insert the words "General Agent/Producer.")
8. In the signature provisions, type or print the name of the Master General Agent/Producer and insert the Master General Agent's/Producer's Agent/Producer Code Number (for DSS purposes).
9. Have the Master General Agent/Producer sign and date the Addendum.
10. Below the Master General Agent's/Producer's signature, insert the title of the Master General Agent/Producer. (To be used only if the Master General Agent/Producer is a corporation and the person who signed the Addendum has signed as an officer of the corporation and not as an individual. If the Master General Agent/Producer is an individual, you can leave this space blank or insert the words "Master General Agent.")
11. The Addendum must be signed and dated by an officer or authorized representative of Fidelity and Guaranty Life Insurance Company.
12. Below the signature of the Fidelity and Guaranty Life Insurance Company officer or authorized representative, insert that person's title.

- Agreement on Reverse -