

Exhibit B

Comparative Information Form for Proposed Insurance

INSURER: FIDELITY & GUARANTY LIFE INSURANCE COMPANY

Proposed Insurer

Insurer's Address

Replacing Agent's Name

APPLICANT INFORMATION

Name	Telephone (w/area code)	Date of Birth	Age
Address			

POLICY INFORMATION

Policy Generic Name	Policy Name	Date of Issue	Issue Age
Contestable Period Expires	Suicide Period Expires	Policy Loan Rate	

POLICY / RIDER DESCRIPTION

Policy/Rider Name	Initial/Continuing Benefit	(Age) Benefit From	To	Initial Renewal Annual Premium	(Age) Payable From	To
Total Initial Annual Premium	\$	Mode of Payment		Amt.	\$	
Total Renewal Annual Premium	\$	Mode of Payment		Amt.	\$	

Exhibit B

Comparative Information Form for Proposed Insurance

INSURER: FIDELITY & GUARANTY LIFE INSURANCE COMPANY

COMPOSITE DISCLOSURE OF PROPOSED INSURANCE FOR PRIMARY INSURED

Year Age	Guarantees					Projections *			
	Annual Premium	Cumltv Premium	Cash Value	Death Benef.	Annual Premium	Cumltv Premium	Cash Value	Death	Benef.
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									
11									
12									
13									
14									
15									
16									
17									
18									
19									
20									
55									
60									
65									
75									
85									
95									

*Projections include dividends and current interest rates which are not guaranteed.

IMPORTANT NOTICE:

The income tax treatment of the benefits illustrated above may significantly affect their magnitude. Competent tax advice should be secured to clarify income tax implication

Exhibit B

Comparative Information Form for Proposed Insurance

INSURER: FIDELITY & GUARANTY LIFE INSURANCE COMPANY

Existing Insurer

Insurer's Address

APPLICANT INFORMATION

Name	Telephone (w/area code)	Date of Birth	Age
Address			

POLICY INFORMATION

Policy Generic Name	Policy Number	Date of Issue	Issue Age
Contestable Period Expires	Suicide Period Expires	Policy Loan Rate	

POLICY / RIDER DESCRIPTION

Policy/Rider Name	Initial/Continuing Benefit	(Age) From	Benefit To	Initial Renewal Annual Premium	(Age) From	Payable To
Total Initial Annual Premium	\$	Mode of Payment		Amt.	\$	
Total Renewal Annual Premium	\$	Mode of Payment		Amt.	\$	

Exhibit B

Comparative Information Form for Proposed Insurance

INSURER: FIDELITY & GUARANTY LIFE INSURANCE COMPANY

COMPOSITE DISCLOSURE OF PROPOSED INSURANCE FOR PRIMARY INSURED

Year Age	Guarantees					Projections *			
	Annual Premium	Cumltv Premium	Cash Value	Death Benef.	Annual Premium	Cumltv Premium	Cash Value	Death	Benef.
Current									
2nd									
3rd									
4th									
5th									
6th									
7th									
8th									
9th									
10th									
11th									
12th									
13th									
14th									
15th									
16th									
17th									
18th									
19th									
20th									
55									
60									
65									
75									
85									
95									

*Projections include dividends and current interest rates which are not guaranteed.

IMPORTANT NOTICE:

The income tax treatment of the benefits illustrated above may significantly affect their magnitude. Competent tax advice should be secured to clarify income tax implication

Exhibit B

Comparative Information Form for Proposed Insurance

INSURER: FIDELITY & GUARANTY LIFE INSURANCE COMPANY

Instructional Notes for Completion of Comparative Information Form

1. Existing life insurance must be identified by name of insurer and the policy number. In the event that a policy number has not been assigned by the existing insurer, an alternative identification form such as an application or receipt number must be shown.
2. If more than one existing life insurance policy is to be replaced, a separate Comparative Information Form is to be provided for each such policy.
3. In the disclosure of values premiums shall be shown only if they increase the cash value or death benefits for the primary insured.
4. Any benefits for secondary insureds shall be shown on a supplementary exhibit.
5. Values will be shown for each year in which either an initial change in face value or premium payment occurs.
6. Values will be shown in the disclosure for the maximum duration policy guarantees permit. If this benefit extension requires that guaranteed policy options be utilized, the option to be used will be that (those) automatically utilized by the issuing insurer. However, if the policy application provides for applicant election, then the extension of benefits will employ the option actually elected by the applicant. Any option utilized for extension of benefits must be identified and briefly explained in the "Policy/Rider Description" section of the Comparative Information Form.
7. The dividend option elected-by an insured or applicant must be identified and briefly explained in the "Policy/Rider Description" section of the Comparative Information Form. The dividend option elected by the insured or applicant must be employed in completing the disclosure of values.