



Fidelity & Guaranty Life  
Insurance Company

**For Agent Use Only**

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# Affordable Protection for Your Home and Family - A Refund for You!

***Death, Unemployment, Disability,  
Critical Illness - HomeCertain<sup>SM</sup> can  
protect against all of these.***

- HomeCertain<sup>SM</sup> will refund all of your premiums at the end of the policy term if you don't use the coverage\*.
- HomeCertain provides a death benefit to pay off your mortgage pay-off balance in the event you die.
- HomeCertain pays your premiums if you become unemployed - for up to six months.
- HomeCertain can provide a monthly benefit roughly equal to your mortgage payment in the event you become disabled - for up to two years.\*
- HomeCertain can provide a portion of the death benefit to you while you are still alive - if you have been diagnosed with a covered critical illness.\*

**Please call for more information on how you can  
get home protection and a refund.\***

\*Optional Money Back, Disability and Critical Illness Riders.

Not available in all states. Certain restrictions and conditions apply.

Term life insurance policies issued by Fidelity & Guaranty Life Insurance Company, Baltimore, MD.