

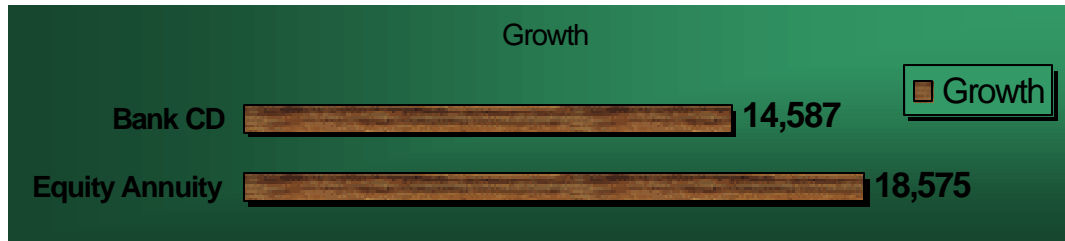
## F and G Insurance Company

Rating Assets ROR Objective

**Product Information Sheet** **A** **7.4 B** **3.20%** **Tax Deferral**

1995	1996	1997	1998	1999	2000	2001	2002	2003	History
0.00	26.61	17.25	19.31	16.72	-31.90	-28.78	-22.34	20.32	S & P Index Return
3.00	26.61	17.25	19.31	15.78	3.00	3.00	1.50	8.50	Index Annuity S & P Return

**Growth of \$10,000 from 12-31-97 to 12-15-02**



Annuity/Bank of Period	Period	Total Return %	Annualize Return %	Amount at End
Index Annuity	Dec 97-Dec 02	41.52	15.34	\$18,576.56
Bank CD 5yr	Dec 97-Dec 02	14.73	4.8	\$14,587.25

**Company Portfolio Statistics**

- See Attached Sheet

**Company Portfolio Profile**

- ◆ See Attached Sheet

**Contract Type:**

Index Rewards 5

**Benefits**

**S & P Current Interest Rate: YTR 1.73%<sup>1</sup> 1 YR. 20.32% 5 YR. 10.75%**  
**Fixed return: 3.20%**  
 Tax Deferred  
 High Level of Safety  
 Avoidance of Probate  
 Nursing Home Payment Avoidance  
 Guaranteed Return of Principal  
 Surrender Charges 5 Years  
 No Front-End Load  
 Minimum Investment of \$10,000.00  
**Guarantee if S and P Index is negative: 1.5% Per Year**  
 8.5% Cap Yearly Reset  
 100% Participation Rate

**Operations**

President:	Harry Stoutl	Minimum Purchase:	\$10,000
Company Inception:	1959	IRA Purchase:	\$10,000
Subsidiary:	Old Mutual	<b>Fees:</b>	<b>\$0.00</b>
Subsidiary Assets:	37 Billion	Expense Ratio:	0.00%
Annuity Contract:	Index Rewards Annuity 5	Web Site:	www.fglife.com
Telephone:	1-800-638-2255		

<sup>1</sup>Past performance is not a guarantee of future performance