

**URGENT ACTION REQUIRED:**  
**CEASE USE OF OLD MUTUAL NAME**

As we near the 150-day mark following the close of the transaction between Harbinger Group Inc. and Old Mutual plc, **ANY and ALL** uses of the OM Financial Life name and related company names (i.e. Old Mutual U.S. Life) will **not be permitted after September 3, 2011** per the Trademark License Agreement between the two entities.

Please ensure that all internal and external materials, booth displays, documents, websites, presentations, advertising materials, and agent field materials reflect the Fidelity & Guaranty Life name and/or related company names such as Fidelity & Guaranty Life Insurance Company, Fidelity & Guaranty Life Business Services, Inc., etc.

Failure to promptly convert the materials could result in breach of the agreement with Old Mutual.

Thank you for your prompt attention and action to this very important matter.

Fidelity & Guaranty Life is the marketing name of Fidelity & Guaranty Life Insurance Company and, in New York only, Fidelity & Guaranty Life Insurance Company of New York. Each Fidelity & Guaranty Life Insurance Company is solely responsible for its contractual commitments.

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Fidelity & Guaranty Life Insurance Company, Baltimore, MD

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