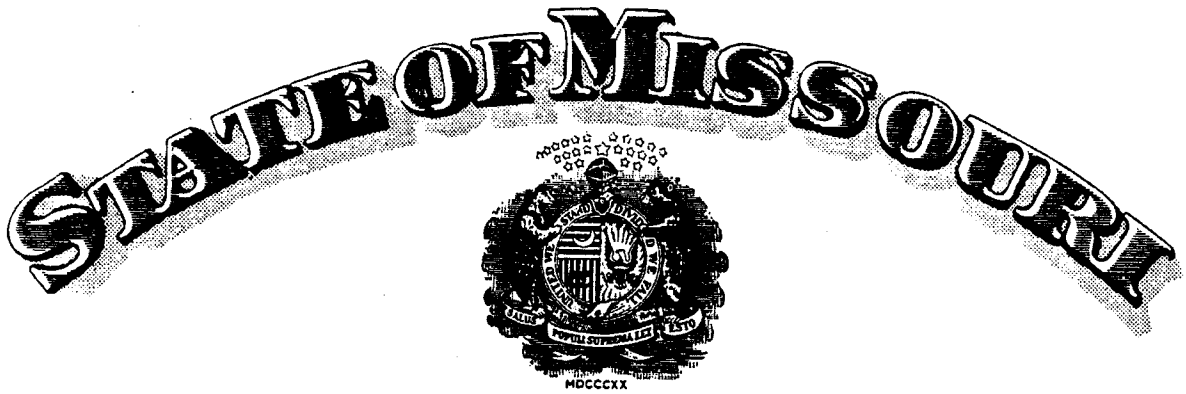


# DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

P.O. Box 690, Jefferson City, Mo. 65102-0690

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|---|---|---|
| In re: | ) | |
| Old Mutual Financial Life Insurance Co. (NAIC #63274) | ) | Examination No. 0507-17-LAH |
| (Formerly Fidelity & Guaranty Life Insurance Co.) | ) | |

## ORDER OF THE DIRECTOR

NOW, on this 24th day of May, 2007, Director Douglas M. Ommen, after consideration and review of the market conduct examination report of Old Mutual Financial Life Insurance Co. (NAIC #63274) (formerly Fidelity & Guaranty Life Insurance Co.) (hereafter referred to as "Old Mutual"), report number 0507-17-LAH, prepared and submitted by the Division of Insurance Market Regulation pursuant to §374.205.3(3)(a), RSMo, and the Stipulation of Settlement Voluntary Forfeiture and Order of Director ("Stipulation") does hereby adopt such reports as filed. After consideration and review of the Stipulation, reports, relevant workpapers, and any written submissions or rebuttals, the findings and conclusions of such reports are deemed to be the Director's findings and conclusions accompanying this order pursuant to §374.205.3(4), RSMo.

This order, issued pursuant to §§374.205.3(4) and 374.280, RSMo and §374.046.15, RSMo Cum. Supp. 2006, is in the public interest.

IT IS THEREFORE ORDERED that Old Mutual and the Division of Insurance Market Regulation have agreed to the Stipulation and the Director does hereby approve and agree to the Stipulation.

IT IS FURTHER ORDERED that Old Mutual shall not engage in any of the violations of law and regulations set forth in the Stipulation and shall implement procedures to place Old Mutual in full compliance with the requirements in the Stipulation and the statutes and regulations of the State of Missouri and to maintain those corrective actions at all times.

IT IS FURTHER ORDERED that Old Mutual shall pay and the Department of Insurance, Financial Institutions and Professional Registration, State of Missouri, shall accept, the Voluntary Forfeiture of $75,000.00, payable to the Missouri State School Fund.

IT IS SO ORDERED.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the seal of my office in Jefferson City, Missouri, this 24th day of May, 2007

Douglas M. Ommen
Director