



August 26, 2014

IMPORTANT INFORMATION



SAMPLE

Re:

Ref:

Dear

Congratulations! About a year ago you made a wonderful decision to start a systematic **Insurance/Cash Accumulation Plan - FREEDOMFLEX**. During this first year, the "**GROWTH**" portion of your payment went to work for you in the **Endowment** portion of your policy. As you already know, this Endowment will be returned to you at the end of the tenth policy year, and will have grown to at least **260% of its original value**, provided your policy remains in force for the full ten years. This represents growth equivalent to saving cash at over 10% interest!! What's more, in accordance with the current income tax law, the money that is returned to you is **Tax-Free!!** Consult your tax advisor.

At the beginning of the second year you have the opportunity to **choose how the Growth portion of your payment** will accrue. You have a broad range of options which you may exercise now or, in keeping with the "'Flex'" aspect of our plan, at any time in the future. Here are your options:

OPTION 1: Annuity (Guaranteed Interest Rate)

Accumulate the Growth portion of my payment in the Annuity Rider to my policy. This is a no-load, tax-deferred annuity, currently paying 3.00%. There are no commissions, no fees, no surrender charges, and no minimums.

OPTION 2: Other Cash Accumulation Vehicle

I would like to consider sending the Growth portion of my payment to an alternate cash accumulation vehicle not connected to ISM or the insurance company. Please have a registered investment company send me a kit with a prospectus and information. If you would like your Option 2 cash accumulation vehicle to be qualified as an IRA, please check this box .

OPTION 3: Client's Existing Account

Send the Growth portion of my payment to my existing account (mutual fund or other):

Name of institution: _____

Phone#: _____ Contact: _____

Address: _____

Account# is: _____

I understand that if I do not indicate a choice **within 20 days** (by signing and returning this letter) that the Growth portion of my payment will automatically be directed toward Option 1 above (the Annuity Rider) until such time that I instruct you otherwise. I understand that I retain my right to direct the Growth portion of my payment to any option of my choice at any time in the future.

Signature of Policyholder
*Underwritten by Fidelity Security Life Insurance Company

Date