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# Doing Business with F&G: Life Operations Overview

Partnering with F&G includes more than just our great products – we want to ensure you and your clients experience our exceptional service and support, as well! Please review this piece carefully for a helpful introduction to processes, specifically related to your F&G Life Insurance applications. Below you will find tips and recommendations to ensure you know what to expect along the way and how you can help to partner with us to provide a great customer experience!

## Get in Touch with F&G

Below are the appropriate teams to contact with all of your F&G Life related questions.

	Life New Business	Agent Policyholder Services	Life Sales
Contact	800.445.6758 Option 2, Option 1  LifeCaseMgmt@fglife.com	800.445.6758 Option 2, Option 3  DeliveryRequirements@fglife.com <sup>1</sup>	800.445.6758 Option 2, Option 2 Direct Line: 800.357.8734  Life.Sales@fglife.com
Services	<ul style="list-style-type: none"> <li>• Pending Case Status</li> <li>• Underwriting Inquiries</li> <li>• Requirements Updates</li> </ul>	<ul style="list-style-type: none"> <li>• Delivery Requirements</li> <li>• Reissue Requests</li> <li>• Premium Drafting</li> <li>• Inforce Support</li> </ul>	<ul style="list-style-type: none"> <li>• Sales Illustrations</li> <li>• Product Inquiries</li> <li>• Case Design Consultations</li> </ul>

<sup>1</sup> This is an unmonitored email, intended for submission of delivery requirements for “no touch” image processing only.

## F&G's Application Process

Submitting Business with F&G: We encourage all applications to be submitted via e-App. Below are all options available to submit an application:

Electronically	Postal Mail	Overnight Mail	Fax
Through e-App available on SalesLink	Fidelity & Guaranty Life Insurance Company P.O. Box 81497 Lincoln, NE 68501	Fidelity & Guaranty Life Insurance Company 777 Research Drive Lincoln, NE 68521	888.858.4795

Applications will not be accepted via email.

### Risk Assessments

Underwriters are available to provide risk assessments via phone prior to application submission. Please contact F&G Life New Business to be connected to an Underwriter for this support. F&G does not offer trial applications or quick quotes.

### Underwriting Programs

F&G offers Exam-Free Underwriting for clients ages 0-50, applying for \$1,000,000 or less in death benefit. For applicants who are not U.S. citizens or not Permanent Resident Cardholders, Maximum Issue Face Amount for Exam-Free Underwriting: \$300,000. In Puerto Rico, Exam-Free Underwriting is available for applicants age 0-45 who are applying for less than \$150,000. Please refer to F&G General Underwriting Guidelines, available on SalesLink® for details. We will automatically consider the applicant for our special underwriting programs, this does not need to be requested. In addition, F&G will approve clients at best possible class for which they are eligible – you do not need to request preferred consideration.

### Virtual Sales

At F&G, we accept web-based, face-to-face video solicitation for resident sales. Please review F&G Virtual Sales Guidelines ADV2082 for detailed instructions.

### Large Case Applications

For any application of \$2,000,000 or more in face amount (including Level Term Rider) and/or \$20,000 or more in planned annual premium, Large Case Transmittal Form ADMIN5481 and a full illustration is required with the application.

### Juvenile/Student Application Special Instructions

For all juvenile applications (under age 18): Include inforce coverage of parents and siblings in the “special instructions” section on the e-App.

In addition, F&G will require a full copy of the guardianship agreement if an individual signing the application is not the parent, but is a legal guardian.

For students, typically ages 18-21 – if they are attending high school or college and do not have a full or part time job yet, indicate “student” in the occupation field on page 1.

## Juvenile Signatures

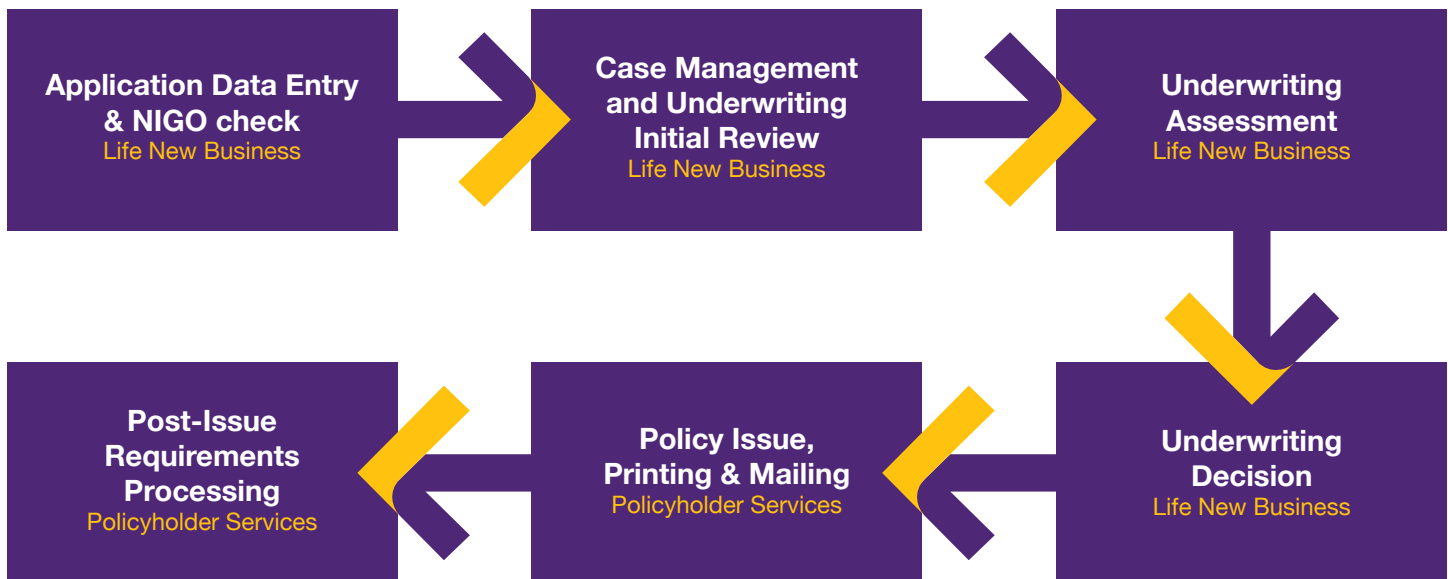
**Juvenile insured ages 0-14:** parent or guardian will sign on behalf of juvenile insured and should sign his/her own name.

**Juvenile insured ages 15-17:** Parent or guardian will sign on behalf of juvenile and should sign his/her own name. Insured will also sign for him/herself.

**All juveniles:** If the parent/guardian is not the proposed policy owner, the signature of the individual owner is also required.

## Approve and Issue

Life Application Work Flow:



See details below regarding the Underwriting Approval process

If an application is approved as applied for (or at best class), the policy will automatically be sent to issue upon underwriting approval. If a completed monthly draft form is on file, we will also be drafting the initial premium at that time. F&G will not ask for agent or client approval on these cases. This means:

- Clients should be prepared for their initial premium draft to take place according to the option they selected on the New Business Pre-Authorized Check (PAC) Authorization Form ADMIN5617.
- Any changes that need to be made to the policy design should be done prior to approval, otherwise a reissue will be needed (see reissue notes below).

For an application approved “other than applied for” (OTAF), F&G will ask for acceptance of the offer prior to approval and the agent has 14 days to accept the offer and/or make changes to the policy design.

When the OTAF offer is accepted, an amendment will be required at policy delivery. An amendment will also generate in the event of any material changes or to account for information that was missing on the application.

## Policy Documents

The policy packet will include the policy pages, delivery receipt, illustration, amendment (if applicable), and other helpful information for the client, including how to register for our Policyholder Portal and a welcome letter.

## Delivery Documents

The standard delivery period is 30 days from the policy mailing date. After 45 days, the policy will be mailed to the customer, and a fine to the agent may be assessed. A \$100 fine will apply in some states for not returning the signed delivery receipt in the specified timeframe.

F&G expects that all delivery requirements are returned in a timely manner. If we do not have the required delivery documents, such as the amendment, 60 days after the policy mailing date, we will contact the client directly. After 90 days, the policy will be closed.

## Delivery Illustrations

An illustration is included with all policy packets. Policy delivery illustrations may look different from the original sales illustration even if no changes were made after applying; F&G does not set up automatic future changes so delivery illustrations are not illustrated as such. We want to ensure the client has the flexibility to use their policy to meet their needs and thus, the client will need to initiate future changes to their policy as those needs arise.

The policy illustration will not show any future policy design changes, including changing or stopping of premiums, a death benefit option switch or taking policy loans. If you prefer to deliver to the client an illustration that includes the future policy design you developed with them at the time of sale, it is acceptable to re-run a new illustration for delivery as long as the original policy features remain as issued (i.e. initial death benefit, initial premium, etc).

## Initial Premium & Delivery Requirements

### Initial Premium Drafting

Automatic premium bank draft is available for monthly premium modes only. If monthly mode is selected, PAC form ADMIN5617 is required.

We will draft the initial premium payment based on the option selected on the PAC form.

### Premium Payment/Mode

Monthly mode must be paid via monthly draft. Annual, semi-annual and quarterly will be set on direct bill and acceptable forms of payment include money order (\$500 or less), check or wire.

## Submitting Delivery Requirements

Completed delivery requirements can be submitted via mail, fax or email to [DeliveryRequirements@fglife.com](mailto:DeliveryRequirements@fglife.com). For email: the attachments must be in PDF or TIFF format only, and the policy number must be included in the email subject line.

Please note: [DeliveryRequirements@fglife.com](mailto:DeliveryRequirements@fglife.com) is an unmonitored email, intended for submission of delivery requirements for “no touch” image processing only.

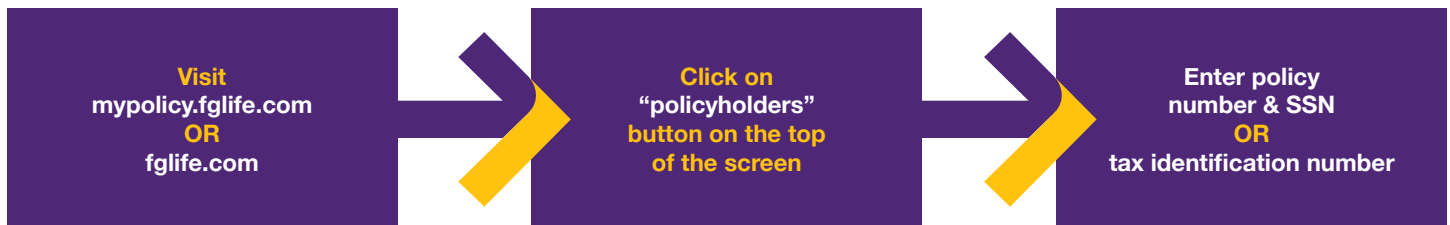
## Policy Reissue

In the event that a policy needs to be current dated or changes are requested to the policy design after issue, a reissue will be needed. F&G will process one reissue on a contract within the first 60 days after issue, upon request. Reissue Request ADMIN5583 will need to be submitted to Policyholder Services for processing, and underwriting approval will be necessary for some policy changes.

## Policyholder Portal

Upon issue, clients will have access to F&G Policyholder Portal. This website will provide policy details to clients and allows them to easily submit the most common service requests digitally.

### To register:



If they need assistance or do not know their policy number, our customer care team at 888.513.8797 can assist.

## Additional Support

Visit SalesLink® for all forms, underwriting resources as well as access to e-App and to track pending business.

e-App training videos and guides are available on our e-App Help Page: <http://eapplifewiki.fglife.com/>

“F&G” is the marketing name for Fidelity & Guaranty Life Insurance Company issuing insurance in the United States outside of New York. Life insurance and annuities issued by Fidelity & Guaranty Life Insurance Company, Des Moines, IA.

Issuance may be dependent on answers to the health questions on the application.

Policy approval is determined by a review of medical and personal history on the application, and may be subject to additional underwriting requirements at the discretion of F&G. Review F&G General Underwriting Guidelines for additional details.

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