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# General Underwriting Guidelines

## F&G Gold<sup>TM</sup> & F&G Freedom<sup>TM</sup>

“F&G” is the marketing name of Fidelity & Guaranty Life Insurance Company issuing insurance in the United States outside of New York.

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For more information, please visit [fglife.com](http://fglife.com) or call 800.445.6758  
New Business and Underwriting: option 2 then option 1  
Policyholder Services: option 2 then option 3

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# General Guidelines

## Authorized Paramedical Companies

The companies listed below are authorized to perform paramedical on behalf of Fidelity & Guaranty Life:

- American Para Professional Systems, Inc. (APPS)  
800.727.2101  
[appsive.com](http://appsive.com)
- ExamOne:  
800.768.2071  
CSG.4@ExamOne.com  
<https://www.examone.com>

## Authorized Attending Physician Statement (APS) Retrieval Company

Attending physician statements will only be ordered by the F&G Underwriting department. You may check the status of an ordered APS on SalesLink® or contact the New Business Team.

## Authorized Telephone Interview Companies

The company listed below is authorized to perform telephone interviews on behalf of Fidelity & Guaranty Life:

- CRL Plus  
877.844.5041

## Explanation of Underwriting Tools

### Blood Tests

ExamOne Laboratory performs the testing. Appointed paramedical services can obtain the venous blood draw. Fasting is recommended but not required.

### Home Office Urine Specimen (HOS)

An HOS is required with all medical and paramedical examinations.

### Resting Electrocardiogram (EKG)

Appointed paramedical services can obtain EKGs.

### Motor Vehicle Reports (MVR)

An MVR may be required and is ordered online by the Underwriting Department.

## **MIB, Inc. (MIB)**

An MIB report may be required and is ordered online by the Underwriting Department. MIB is a not-for-profit corporation whose membership consists of life and health insurance companies in the U.S. and Canada. Its mission is to keep insurance premiums affordable for all consumers by helping the industry root out fraud and prevent anti-selection.

## **Prescription Drug History (RX Check)**

An RX check may be required and is ordered online by the Underwriting Department.

## **Credit Based Insurance Score (CR Info)**

CR Info is a consumer-based credit behavior score provided through TransUnion or LexisNexis which tracks specific credit behavior attributes shown to correlate with mortality risk.

## **Medical Test Results Database (Lab Hx)**

Lab Hx is a report of previous lab and medical test results ordered by the proposed insured's physician.

## **Examinations**

Paramedical exam requirements should be arranged through one of the authorized exam companies. See page 5 for the list of contact information. For underwriting guidelines on examinations by age and face amounts, please see the charts on page 16 and 17.

## **APS Ordering Guidelines**

F&G will order the APS when the underwriter needs more detailed and technical information regarding an applicant's medical history to accurately assess the mortality risk. For APS underwriting guidelines by age and face amounts, please see the charts on page 16 and 17.

## **Inspection Reports**

Inspection reports include telephone interviews and searches on electronic databases. For underwriting guidelines on inspection reports required by age and face amount, see the charts on page 16 and 17. Underwriting may order a phone interview on any application to clarify or verify information obtained from other sources.

## **Ownership and Beneficiary**

The owner of a life policy must have an interest in the continued life of the insured and suffer a financial loss resulting from the untimely death of the insured. It is acceptable to name the spouse, parent, child, sibling or grandparent as beneficiary. When someone else is named beneficiary, or any time the owner is other than a Proposed Insured age 18 and older, the agent should submit an explanation with the application.

## **Business Insurance**

When a business is listed as the owner and the beneficiary on the application, provide information regarding the purpose of the coverage, business configuration, financial structure, business valuation and overall make-up of the business seeking coverage. Also, form ADMIN2822 is required for all business cases.

## **Stranger-Owned Life Insurance (STOLI) contracts will not be issued.**

This is a transaction in which a life insurance policy is purchased for the primary purpose of transferring the policy's death benefits to investors who have no insurable interest in the life of the insured.

## **Cash with Application**

F&G allows money to be collected with all applications; however, the Company's liability is limited to \$500,000 subject to the terms of the Conditional Receipt.

## **Exam-Free Underwriting**

An underwriter reviews and assesses all life insurance applications to determine appropriate insurability and rating. A signed HIPAA form must be submitted with all applications. F&G offers Exam-Free Underwriting for eligible applicants as outlined below:

- Issue Age: 0-50
- Issue Face Amount: Through \$1,000,000<sup>1</sup>

<sup>1</sup> For applicants who are not U.S. citizens or not Permanent Resident Cardholders, Maximum Issue Face Amount for Exam-Free: \$300,000. In Puerto Rico, Exam-Free Underwriting is available for applicants age 0-45 who are applying for less than \$150,000.

A paramedical exam should not be ordered for applicants in the Exam-Free program.

The following requirements will be ordered by F&G. Any or all of these requirements may be used and will vary by age and face amount. Refer to pages 16 and 17 for additional details.

- MIB, Inc. report (MIB)
- Motor Vehicle Report (MVR)
- Prescription Drug History (RX Check)
- Medical Test Results Database (Lab Hx)
- Credit Based Insurance Score (CR Info)

For many applications, a telephone interview will also be ordered following the initial Underwriting Review.

In rare situations, F&G may request additional information or requirements, if necessary. This could include paramedical exams, blood tests, fluid collections and attending physician statements.

## **Additional Exam-Free Considerations**

- The \$1,000,000 (or \$300,000 for non-U.S. citizens) limit applies to total amount in force and applied for within F&G.
- Exam-Free-eligible applicants do not have the option to complete a paramedical exam, as this will not improve their rate class. F&G may charge the agent for unnecessary paramedical exam expenses.
- Certain age and face amounts are excluded from Preferred consideration. See page 17 for details.
- Tobacco rates apply to applicants who have used tobacco products in any form, including nicotine substitutes, e-cigarettes and vaping within the past 12 months.

After the Underwriting Review, F&G will communicate with the writing agent to advise of additional requirements, if needed. Thorough, accurate and detailed information on the application, including prescription history, will assist F&G in reviewing the application quickly, and, often without additional requirements.

## **Importance of Field Underwriting**

Field Underwriting is a vital part of the risk selection process. For all life applications, please ask the applicant all the health questions as worded on our application. Accurately and completely record the answers provided by the applicant on the application. Please provide the name, address and phone number of the applicant's personal physician. Any "yes" answer requires details in the detail section. Record the exact impairment, diagnosis date and last seen date, plus the name and address of the physician. For medications, please provide a complete and accurate list of medications the applicant is taking. Please indicate the reason the applicant is taking the medication, as some medications can be prescribed for different conditions. Also, provide the dosage and date of last fill.

## **Time Limit for Completing Underwriting Requirements**

F&G will only accept paramedical exams from other insurance companies on the following basis:

- The exams must have been performed within 365 days of the F&G application date, and the exam type must be equivalent or greater than the paramedical exams as required by F&G guidelines. For more information on the required exam types, please see the Examinations section on page 6.
- HOS/blood will be accepted within 365 from days of the F&G application date.
- Resting EKGs will be accepted up to 365 days from the F&G application date.
- Inspection reports will be accepted up to 365 days from the F&G application date.

F&G will accept exam results, labs, EKGs (resting and stress) and inspection reports from another insurance company as long as they meet F&G's company standards. All Part II questions must be answered, including the Medical History questions on the F&G applications. Any exams that have been reviewed and accepted from other insurance companies will be deemed as an amendment to the F&G application. A new



exam or inspection report may be requested by underwriting based on information developed during the underwriting process.

## **Non-Working Spouse**

The maximum amount of coverage available for a non-working spouse is \$1,000,000 per primary insured not to exceed wage earner's inforce coverage amount. If the coverage amount sought for non-working spouse is greater than \$1,000,000, underwriting should be consulted for individual consideration.

## **Juvenile (age 15 days through 17 years)**

Juvenile insurance is frequently sold as part of a combined financial plan of savings and insurance. Insurance is purchased on the lives of dependent children in anticipation of future insurance needs, which could include savings, education and/or protection of future insurability. Juvenile insurance should be a part of an overall family insurance program which includes life insurance on the parents and siblings.

## **Juvenile Underwriting Criteria**

- Juveniles can have up to 50% of the amount of coverage their parent has up to a maximum of \$1,000,000 per primary insured. Individual consideration is the basis for amounts over the maximum.
- To avoid delays in the processing of the application, include details about the parents' coverage: life insurance coverage amount and name of carrier. Group insurance through work should not be included.
- All children should be covered for similar amounts.
- An insurable interest must exist between the juvenile and the owner/beneficiary.
- Parents and grandparents have an apparent insurable interest. Any other arrangement must be explained in a cover letter.
- The application must be signed by the owner, the custodial parent if different than the owner, and insured juveniles ages 15-17.

## **Cover Letters**

A strong cover letter can provide the agent with the opportunity to offer any additional information on behalf of the applicant that could be vital to the underwriter's decision to issue coverage. Cover letters are especially helpful when the amount applied for or ownership and the beneficiary are outside F&G's typical parameters.

### **What to Include**

A cover letter for personal and business insurance should provide a full explanation of the reason for the sale, purpose of the coverage and how the coverage amount was determined, along with information about premium and funding sources.

# Financial Underwriting

## Large Case Applications

A large case is defined as:

- F&G life application for \$2,000,000 or higher in issue face amount
- F&G life application with \$20,000 or greater in planned annual premium

These important applications necessitate some special handling throughout the case management and underwriting process. The Large Case Transmittal Form, ADMIN 5481, is a key component of this process. This form will provide the F&G team critical information about the application. The writing agent needs to complete and sign the form in order for F&G to complete the review process.

In addition, an F&G illustration demonstrating the intended case design is required as part of the review process for large life case applications. If a Statement in Lieu of an Illustration is accepted in the state of sale and is used for the application, the full illustration (does not need applicant signature in these instances) will also need to be submitted with the Large Case Transmittal Form in order to complete the review process.

## Personal Insurance

Life insurance is used primarily as income replacement or, at times, the amount of insurance applied for is determined by the planned premium contributions based on the client's budget. The charts below outline the basic parameters F&G may consider for each of these scenarios.

### Income Replacement Table

| Age     | Income Factor |
|---------|---------------|
| 20 – 40 | 30            |
| 41 – 50 | 25            |
| 51 – 65 | 15            |
| 66 – 70 | 10            |
| 71 & Up | 5             |

### Premium to Income (Earned and Unearned) Ratio

The percent of income allocated to insurance should be considered in the context of the applicant's financial expenses and budget. The chart below can be used as a guide to address the annual premium contribution for life insurance.

| Net Worth                                    | Acceptable Ratio of Premium to Income |
|--|---------------------------------------|
| Less than or equal to \$5 million            | Up to 25%                             |
| Greater than \$5 million; up to \$10 million | Up to 40%                             |
| Greater than \$10 million                    | Up to 60%                             |

## Underwriting Reinsurance and Issue Limits

| F&G Retention Limit  |           |   |
|----------------------|-----------|---|
| Applies to all plans | Issue Age | Rating: Preferred Through Table H (Table 8) |
|                      | 0-80      | \$1,000,000                                 |

  

| F&G Automatic Reinsurance Binding Limit |           |   |
|---|-----------|---|
| Applies to all plans                    | Issue Age | Rating: Preferred Through Table H (Table 8) |
|   | 0-80      | \$10,000,000                                |

  

| F&G Jumbo Limit      |           |   |
|----------------------|-----------|---|
| Applies to all plans | Issue Age | Rating: Preferred Through Table H (Table 8) |
|                      | 0-80      | \$20,000,000                                |

## Preferred Underwriting Criteria

- No ratable conditions
- Preferred may be available for certain aviation and avocation activities at the appropriate flat-extra rating
- No more than one death of a parent or sibling prior to age 60 from cardiovascular disease, breast cancer, colon cancer, melanoma, ovarian cancer, pancreatic or prostate cancer. Family history of breast, ovarian and prostate cancer may be disregarded in applicants of the opposite gender.
- No more than two moving motor vehicle violations in the last three years, and no Driving While Intoxicated (DWI) or Driving Under the Influence (DUI) offenses within the last five years
- No tobacco use, including nicotine substitutes, e-cigarettes, and vaping within the last 24 months to receive the Preferred Non-tobacco rates
- No personal history of cancer (except for certain skin cancers), diabetes or heart disease
- No history of alcohol or substance abuse
- Certain impairments may not qualify for preferred status (examples include: psychiatric disorders, diabetes, rheumatoid arthritis and certain respiratory disorders). Other impairments may require additional information before a decision can be made. Please consult with your underwriter if you have any questions.
- Certain characteristics, such as citizenship, residency, foreign travel, military duties, aviation and avocation, can affect availability of preferred classes.
- Database results must be within acceptable parameters for Preferred consideration.
- The following Preferred classes are available: Preferred Non-tobacco and Preferred Tobacco

## Blood Pressure Limits

|                     | Blood Pressure Untreated <sup>2</sup> |          |
|---------------------|---------------------------------------|----------|
|                     | Preferred                             | Standard |
| Max. for Ages 18-50 | 150/90                                | 155/95   |
| Max. for Ages 51-65 | 160/95                                | 160/95   |
| Max. for Ages 66+   | 160/95                                | 165/95   |

<sup>2</sup> Treatment being received for high blood pressure conditions may be allowed as long as the current and historical blood pressure averaged over the last two years meets the stated parameters.

## Family Medical History Guidelines

|  | Family History   |                |
|--|--|----------------|
|  | Preferred  | Standard       |
| Applicant's natural birth parents (father & mother) and siblings | One Coronary Artery Disease or Cancer <sup>3</sup> death prior to age 60 | Not Applicable |

<sup>3</sup> Breast, colon, melanoma, ovarian, pancreatic or prostate. Family history of breast, ovarian and prostate cancer may be disregarded in applicants of the opposite gender.

## Cholesterol Limits

|                       | Cholesterol Level |                  |
|-----------------------|-------------------|------------------|
|                       | Preferred         | Standard         |
| Ages 18-50            | 260               | 300 or less      |
| Ages 51-65            | 280               | 300 or less      |
| Ages 66+              | 300               | 300 or less      |
| Cholesterol Treatment | Yes <sup>4</sup>  | Yes <sup>4</sup> |
| Cholesterol/HDL Ratio | 7                 | 8                |

<sup>4</sup> Accepted as long as the current and historical cholesterol levels averaged over the last two years meet the parameter.

## Tobacco Guidelines

|                                      | Tobacco Usage        |                     |
|--------------------------------------|----------------------|---------------------|
|                                      | Preferred            | Standard            |
| Abstinence Period (yrs) <sup>5</sup> | 2 years <sup>5</sup> | 1 year <sup>5</sup> |

<sup>5</sup> No use of any tobacco or nicotine-based products and the applicant must not test positive for nicotine in urine or saliva. Nicotine-based products include nicotine gum, the nicotine patch, vaping, etc.

Additional Warning: Tobacco users have demonstrated significantly higher mortality rates based on insurance company statistics. Consequently, F&G will treat misrepresentation of the tobacco use question in the same manner as we would any significant misrepresentation. If misrepresentation is discovered during the contestable period, F&G will seek to rescind the policy and deny the entire death benefit.

## Build Chart

| Build Chart (Age 16 - 50) <sup>6</sup> |             |               |             |               |
|--|-------------|---------------|-------------|---------------|
| Height                                 | Preferred   |               | Standard    |               |
|  | Male Weight | Female Weight | Male Weight | Female Weight |
| 4'8"                                   | 166         | 152           | 183         | 167           |
| 4'9"                                   | 170         | 155           | 187         | 171           |
| 4'10"                                  | 174         | 157           | 191         | 173           |
| 4'11"                                  | 178         | 160           | 196         | 176           |
| 5'0"                                   | 182         | 163           | 200         | 179           |
| 5'1"                                   | 186         | 166           | 205         | 183           |
| 5'2"                                   | 190         | 169           | 209         | 186           |
| 5'3"                                   | 196         | 174           | 216         | 191           |
| 5'4"                                   | 202         | 179           | 222         | 197           |
| 5'5"                                   | 207         | 183           | 228         | 201           |
| 5'6"                                   | 213         | 189           | 234         | 208           |
| 5'7"                                   | 217         | 193           | 239         | 212           |
| 5'8"                                   | 223         | 198           | 245         | 218           |
| 5'9"                                   | 228         | 202           | 251         | 222           |
| 5'10"                                  | 235         | 208           | 259         | 229           |
| 5'11"                                  | 241         | 214           | 265         | 235           |
| 6'0"                                   | 248         | 221           | 273         | 243           |
| 6'1"                                   | 253         | 225           | 278         | 248           |
| 6'2"                                   | 260         | 232           | 286         | 255           |
| 6'3"                                   | 267         | 237           | 294         | 261           |
| 6'4"                                   | 276         | 246           | 304         | 271           |
| 6'5"                                   | 284         | 253           | 312         | 278           |
| 6'6"                                   | 293         | 261           | 322         | 287           |
| 6'7"                                   | 301         | 268           | 331         | 295           |
| 6'8"                                   | 308         | 274           | 341         | 308           |
| 6'9"                                   | 315         | 282           | 349         | 316           |
| 6'10"                                  | 325         | 288           | 359         | 326           |
| 6'11"                                  | 336         | 293           | 369         | 336           |
| 7'0"                                   | 345         | 298           | 378         | 345           |

<sup>6</sup> For ages 51-65, add 5 pounds. For ages 66 and up, add 10 pounds.

**Minimum/Maximum Height/Weight**

| Height | Minimum – lbs. | Maximum – lbs.<br>Table H 300% |
|--------|----------------|--------------------------------|
| 4'8"   | 74             | 207                            |
| 4'9"   | 77             | 214                            |
| 4'10"  | 79             | 222                            |
| 4'11"  | 82             | 230                            |
| 5'0"   | 85             | 238                            |
| 5'1"   | 88             | 246                            |
| 5'2"   | 91             | 254                            |
| 5'3"   | 94             | 262                            |
| 5'4"   | 97             | 270                            |
| 5'5"   | 100            | 279                            |
| 5'6"   | 103            | 288                            |
| 5'7"   | 106            | 296                            |
| 5'8"   | 109            | 305                            |
| 5'9"   | 112            | 314                            |
| 5'10"  | 115            | 324                            |
| 5'11"  | 119            | 333                            |
| 6'0"   | 122            | 342                            |
| 6'1"   | 126            | 352                            |
| 6'2"   | 129            | 362                            |
| 6'3"   | 133            | 372                            |
| 6'4"   | 136            | 382                            |
| 6'5"   | 140            | 392                            |
| 6'6"   | 143            | 402                            |
| 6'7"   | 147            | 412                            |
| 6'8"   | 151            | 423                            |
| 6'9"   | 154            | 433                            |
| 6'10"  | 157            | 443                            |
| 6'11"  | 160            | 454                            |
| 7'0"   | 164            | 465                            |

**Juvenile Height/Weight**

It is important to record the current height and weight on the application. Assessing the mortality risk for juvenile height and weight is based on percentiles in the growth charts established by the World Health Organization (WHO) — infant through 24 months — and the Centers for Disease Control and Prevention (CDC) — 2 years through age 16. Generally, children between the 5th and 104th percentile are eligible for standard consideration. Children greater than the 114th percentile are likely to be declined.

Refer to the CDC and WHO websites for growth charts and a healthy weight calculator.

## Underwriting Requirements by Age and Face Amount

Inforce coverage with F&G (issued within the last two years) and any applications currently pending should be combined to determine the amount of coverage for requirements.

Additional Considerations:

- Exam-Free Underwriting: Eligible applicants are highlighted in the chart below. All clients age 50 and under, applying for \$1,000,000 or less, are considered under our Exam-Free Underwriting program.
  - A paramedical exam should not be ordered for these applications.
  - A telephone interview will be required for many applicants. After the Underwriting Review is complete, F&G New Business will advise of the need for a phone interview or any additional requirements.
  - For applicants who are not U.S. citizens or not Permanent Resident Cardholders, the maximum amount for Exam-Free is \$300,000.
  - In Puerto Rico, Exam-Free Underwriting is available for applicants age 0-45 who are applying for less than \$150,000.
- Telephone interview and Large Case Transmittal Form: Required at \$2,000,000 and above
- Attending Physician Statement (APS): Required for age 0-17 over \$500,000; 18-40 over \$3,000,000; 41-60 over \$2,000,000, age 61-69 over \$1,000,000; age 70 and up all amounts
  - F&G New Business orders the APS in all situations
- F&G may request additional information or requirements, if necessary, including for applicants within the Exam-Free program. This could include paramedical exams, blood tests, fluid collections and attending physician statements.

# Underwriting Requirements by Age and Face Amount

## F&G Freedom

|   |  |   |   |                                |  |
|---|--|---|---|--------------------------------|--|
| <b>Amounts<br/>100,000<br/>to<br/>149,999</b>     | Ages 0-45                                    |   | Ages 46-50  | Ages 51-70                     | Ages 71-80                             |
|   | Not Available                                |   | UW review,<br>MIB,<br>RX Check,<br>MVR, LabHx,<br>CR Info | MIB, Paramed,<br>HOS, Blood    | MIB,<br>Paramed,<br>HOS, Blood,<br>EKG |
| <b>Amounts<br/>150,000<br/>to<br/>1,000,000</b>   | Ages 0-17                                    | Ages 18-50  |   | Ages 51-60                     | Ages 61-80                             |
|   | MIB,<br>MVR (16-17)<br><br>Juvenile<br>Rates | UW Review, MIB, RX Check,<br>MVR, Lab Hx, CR Info |   | MIB,<br>Paramed,<br>HOS, Blood | MIB, Paramed, HOS,<br>Blood, EKG       |
| <b>Amounts<br/>1,000,001<br/>to<br/>2,000,000</b> | Ages 0-17                                    | Ages 18-50  |   | Ages 51-80                     |  |
|   | MIB,<br>MVR (16-17)<br><br>Juvenile<br>Rates | MIB, Paramed, HOS, Blood                          |   | MIB, Paramed, HOS, Blood, EKG  |  |
| <b>Amounts<br/>2,000,001<br/>and<br/>over</b>     | Ages 0-17                                    | Ages 18-40  |   | Ages 41-80                     |  |
|   | MIB,<br>MVR (16-17)<br><br>Juvenile<br>Rates | MIB, Paramed, HOS, Blood                          |   | MIB, Paramed, HOS, Blood, EKG  |  |

Areas highlighted in gold indicate Exam-Free eligible



# Underwriting Requirements by Age and Face Amount

## F&G Gold

|   |  |   |  |                                |  |
|---|--|---|--|--------------------------------|--|
| <b>Amounts<br/>50,000<br/>to<br/>149,999</b>      | Ages 0-17                                    | Ages 18-45  | Ages 46-50   | Ages 51-70                     | Ages 71-80                             |
|   | MIB,<br>MVR (16-17)<br><br>Juvenile<br>Rates | MIB, RX Check, MVR<br><br>Not eligible for Preferred Rates. | UW Review,<br>MIB,<br>RX Check,<br>MVR, Lab<br>Hx, CR Info | MIB, Paramed, HOS, Blood       | MIB,<br>Paramed,<br>HOS, Blood,<br>EKG |
| <b>Amounts<br/>150,000<br/>to<br/>1,000,000</b>   | Ages 0-17                                    | Ages 18-50  |  | Ages 51-60                     | Ages 61-80                             |
|   | MIB,<br>MVR (16-17)<br><br>Juvenile<br>Rates | UW Review, MIB, RX Check,<br>MVR, Lab Hx, CR Info           |  | MIB,<br>Paramed,<br>HOS, Blood | MIB, Paramed, HOS,<br>Blood, EKG       |
| <b>Amounts<br/>1,000,001<br/>to<br/>2,000,000</b> | Ages 0-17                                    | Ages 18-50  |  | Ages 51-80                     |  |
|   | MIB,<br>MVR (16-17)<br><br>Juvenile<br>Rates | MIB, Paramed, HOS, Blood                                    |  | MIB, Paramed, HOS, Blood, EKG  |  |
| <b>Amounts<br/>2,000,001<br/>and<br/>over</b>     | Ages 0-17                                    | Ages 18-40  | Ages 41-80   |                                |  |
|   | MIB,<br>MVR (16-17)<br><br>Juvenile<br>Rates | MIB, Paramed, HOS, Blood                                    | MIB, Paramed, HOS, Blood, EKG                              |                                |  |

Areas highlighted in gold indicate Exam-Free eligible.

## Foreign National and Residency Guidelines

Below are the guidelines for applications received on individuals who are not U.S. citizens and are living in the U.S. either on a part-time or full-time basis.

**The specific guidelines regarding rate class, coverage amounts, etc.** are noted under each category.

Accelerated Death Benefit for Critical Illness, Chronic Illness and Terminal Illness are available through Table D, subject to state specific regulation. Spouse Term Rider, Primary Insured Level Term Rider, Children’s Term Rider, Waiver of Monthly Deduction Rider, and Waiver of Specified Premium Rider are also available, subject to underwriting. Accidental Death Benefit Rider is available to Class A and B countries if there is no travel to hazardous areas in that country.

All categories must also comply with the following requirements:

- a. Application must be taken and medical requirements must be completed in the U.S.
- b. The APS and other underwriting information must be in English. Translation cost is paid for by the applicant or the agent.
- c. Funds must be from a U.S. financial institution and in U.S. dollars.
- d. Proposed Insured and Owner must have a physical U.S. address.
- e. Dependents seeking coverage must reside in the U.S. or Puerto Rico on a permanent basis.

At the underwriter’s discretion, documentation of residency, finances or identity may be required.

### Category 1

|   | Category   | Tax ID | Proof of Identity                               | Requirements: Life  |
|---|--|--------|---|---|
| 1 | U.S. citizens & lawful permanent residents (PR/green card holders) | SSN    | In accordance with Life and Annuity application | Must have resided in the U.S. a minimum of 6 consecutive months |

- Normal underwriting requirements
- Category 1 has no issue limits due to residency status. Normal product limits apply.
- Preferred rates available based on Product Guidelines

## Category 2

|   | Category   | Tax ID  | Proof of Identity  | Requirements: Life   |
|---|--|---|--|--|
| 2 | Non-U.S. citizens and/or non-PRs residing in the U.S. on a full-time basis | SSN or ITIN. W8-BEN form required if no SSN or ITIN | Copy of unexpired Foreign Passport or unexpired photo government ID: Driver's License or State ID required with application as proof of identity | <p>E1, E2, E3, Eb5, OPT-F1, H1B, H1C, H2A, H2B, H4, L1, L2, K1, K3, O1, O3, P1, P2, P3, P4, TN/TN1, V1.</p> <ul style="list-style-type: none"> <li>• Other visa types not listed – individual consideration.</li> <li>• For acceptable visas, must have resided in the U.S. 6 consecutive months in the past year and plan to stay in the U.S. permanently.</li> </ul> <p>-----</p> <p>Others with no or expired visa, individual consideration.</p> <ul style="list-style-type: none"> <li>• Must have resided in the U.S. a minimum of 12 consecutive months in the past year and plan to stay in the U.S. permanently. This time frame may vary depending on home country and reason for entry to the U.S.</li> <li>• Must provide documentation of SSN or ITIN. If there is no SSN or ITIN, must send in a completed W8-BEN form.</li> <li>• Must be employed by an established U.S. business or dependent of an individual employed by an established U.S. business.</li> </ul> |

- Citizenship Questionnaire required
- Travel Questionnaire required for travel outside of the U.S. in previous 2 years or anticipated in next 2 years
- Underwriting may run Identification Validation database searches and may request additional documentation to verify that criteria is met
- Accidental Death Benefit rider is individual consideration for C – E countries
- Preferred consideration only for individuals with acceptable visas listed above and if home country is A or B
- Max coverage for individuals with expired or no visa is \$1,000,000
- Coverage amounts \$1,000,000 and higher are submitted to reinsurance on a facultative basis
- Expired visa of a type not in the acceptable visa list above are usually declined - consult with Chief Underwriter

### Category 3

| Category   | Tax ID                | Proof of Identity  | Requirements: Life  |
|--|-----------------------|--|---|
| 3<br>Non-U.S. citizens and/or non-PRs who reside part-time in the U.S. | SSN or ITIN or W-8BEN | Copy of unexpired Foreign Passport required as proof of identity | <p>Must have investment/banking relationship in the U.S.; AND<br/>           Must reside in the U.S. on a cumulative basis for a minimum of 4 months annually. This time frame may vary depending on home country and residence within that country; AND either<br/>           Must own real property;<br/>           OR<br/>           Own a U.S.-based business or is a partner in a U.S.-based business that has been established for a minimum of 12 months;<br/>           OR<br/>           Be employed by a U.S.-based company</p> <p>-----<br/>           Occupations not accepted include:<br/>           Arms dealers<br/>           Aviation<br/>           Bodyguards<br/>           Celebrities<br/>           Diplomats<br/>           Foreign aid/relief workers<br/>           Government leaders<br/>           Journalists<br/>           Judicial personnel<br/>           Military personnel<br/>           Missionaries<br/>           Police Force<br/>           Politicians<br/>           Professional athletes<br/>           Public figures<br/>           Security personnel<br/>           Trade union officials</p> |

- Citizenship Questionnaire required
- Foreign Travel Questionnaire required
- Underwriting may run Identification Validation data base searches and may request additional documentation to verify that criteria is met
- Risk above table D 200% will be declined
- Preferred class available to Class A countries and B countries if there is no travel to hazardous areas in that country
- Accelerated Death Benefit IS NOT AVAILABLE to Class C - E countries
- Class C and D countries are individual consideration
- Class E countries are usually declined
- Coverage amounts \$2,000,000 and higher are submitted to reinsurance on a facultative basis
- Real property is land, and anything growing on, affixed to, or built upon it, including buildings; it is property that does not move



## Country List:

Countries are grouped into categories (cat.) based on risk: **A** (least risky) to **E** (most risky). Risk is assigned based on political, socio-economic, environmental, health (disease, pandemics and epidemics) and other factors.

All countries are subject to reclassification at any time at the discretion of F&G.

| Country                | Cat. | Country                    | Cat. | Country                        | Cat. | Country                   | Cat. |
|------------------------|------|----------------------------|------|--------------------------------|------|---------------------------|------|
| Afghanistan            | E    | Brazil                     | B    | Djibouti                       | D    | Germany                   | A    |
| Albania                | B    | British Virgin Islands     | A    | Dominica                       | A    | Greece                    | A    |
| Algeria                | B    | Brunei                     | A    | Dominican Republic             | B    | Greenland                 | A    |
| American Samoa         | A    | Bulgaria                   | A    | East Timor                     | C    | Grenada                   | A    |
| Andorra                | A    | Burundi                    | E    | Ecuador                        | B    | Guadeloupe                | A    |
| Angola                 | D    | Burkina Faso               | D    | Egypt                          | C    | Guam                      | A    |
| Anguilla               | A    | Burma/Myanmar              | D    | El Salvador                    | C    | Haiti                     | E    |
| Antigua and Barbuda    | A    | Cambodia                   | C    | Equatorial Guinea              | D    | Holland                   | A    |
| Antarctica             | D    | Cameroon                   | D    | Eritrea                        | D    | Honduras                  | C    |
| Argentina              | A    | Canada                     | A    | Estonia                        | A    | Hong Kong                 | A    |
| Armenia                | B    | Canary Islands             | A    | Ethiopia                       | D    | Hungary                   | A    |
| Aruba                  | A    | Cape Verde                 | B    | Falkland Islands               | A    | Iceland                   | A    |
| Australia              | A    | Cayman Island              | A    | Faroe Islands                  | A    | India                     | C    |
| Austria                | A    | Central Africa Republic    | E    | Federated States of Micronesia | B    | Indonesia                 | B    |
| Azerbaijan             | B    | Chad                       | E    | Fiji                           | B    | Iran                      | E    |
| Bahamas                | B    | Chile                      | A    | Finland                        | A    | Iraq                      | E    |
| Bahrain                | A    | China                      | B    | France                         | A    | Ireland, Northern Ireland | A    |
| Bangladesh             | C    | Colombia                   | B    | French Polynesia               | A    | Israel                    | A    |
| Barbados               | A    | Comoros                    | D    | French Guiana                  | B    | Italy                     | A    |
| Belgium                | A    | Cook Islands               | A    | Gabon                          | D    | Jamaica                   | B    |
| Belize                 | C    | Congo                      | D    | Gambia                         | D    | Japan                     | A    |
| Belarus                | A    | Costa Rica                 | A    | Gaza                           | E    | Jordan                    | B    |
| Benin                  | D    | Cote d'Ivoire/ Ivory Coast | D    | Ghana                          | D    | Kenya                     | D    |
| Bermuda                | A    | Cuba                       | B    | Guatemala                      | C    | Kiribati                  | C    |
| Bhutan                 | B    | Curacao                    | A    | Guinea                         | D    | Kuwait                    | A    |
| Bolivia                | C    | Cyprus                     | A    | Guinea-Bissau                  | D    | Kosovo                    | A    |
| Bosnia and Herzegovina | A    | Czech Republic             | A    | Guyana                         | C    | Kyrgyzstan                | C    |
| Botswana               | C    | Denmark                    | A    | Georgia                        | B    | Latvia                    | A    |

## Country List:

Countries are grouped into categories (cat.) based on risk: **A** (least risky) to **E** (most risky). Risk is assigned based on political, socio-economic, environmental, health (disease, pandemics and epidemics) and other factors.

All countries are subject to reclassification at any time at the discretion of F&G.

| Country          | Cat. | Country                  | Cat. | Country               | Cat. | Country             | Cat. |
|------------------|------|--------------------------|------|-----------------------|------|---------------------|------|
| Laos             | C    | Namibia                  | C    | Saint Kitts and Nevis | A    | Taiwan              | A    |
| Lebanon          | D    | Nauru                    | C    | Saint Lucia           | A    | Tajikistan          | C    |
| Lesotho          | D    | Nepal                    | C    | Saint Maarten         | A    | Tanzania            | D    |
| Liberia          | D    | Netherland Antilles      | A    | Saint Vincent         | A    | Thailand            | B    |
| Libya            | E    | New Caledonia            | A    | Samoa                 | B    | Togo                | D    |
| Liechtenstein    | A    | New Zealand              | A    | San Marino            | A    | Tonga               | B    |
| Lithuania        | A    | Nicaragua                | C    | Sao Tome & Principe   | C    | Trinidad and Tobago | B    |
| Luxembourg       | A    | Niger                    | E    | Saudi Arabia          | B    | Tunisia             | B    |
| Madagascar       | D    | Nigeria                  | E    | Senegal               | D    | Turkmenistan        | C    |
| Malawi           | D    | Niue                     | C    | Serbia                | A    | Turkey              | D    |
| Mali             | E    | North Korea              | E    | Seychelles            | B    | Turks/Caicos        | A    |
| Macau            | A    | Northern Mariana Islands | A    | Sierra Leone          | D    | Tuvalu              | C    |
| Macedonia        | A    | Norway                   | A    | Singapore             | A    | UAE (Dubai)         | A    |
| Malaysia         | A    | Oman                     | A    | Slovakia              | A    | Uganda              | D    |
| Maldives         | B    | Pakistan                 | D    | Slovenia              | A    | Ukraine             | B    |
| Malta            | A    | Palau                    | A    | Solomon Islands       | B    | United Kingdom      | A    |
| Marshall Islands | A    | Panama                   | A    | Somalia               | E    | Uruguay             | A    |
| Martinique       | A    | Papua New Guinea         | C    | South Africa          | C    | U.S. Virgin Islands | A    |
| Mauritania       | D    | Paraguay                 | B    | South Korea           | A    | Uzbekistan          | B    |
| Mauritius        | A    | Peru                     | B    | South Sudan           | E    | Vanuatu             | C    |
| Mexico           | B    | Philippines              | C    | Spain                 | A    | Vatican City        | A    |
| Micronesia       | B    | Poland                   | A    | Sri Lanka             | B    | Venezuela           | E    |
| Moldova          | B    | Portugal                 | A    | Sudan                 | E    | Vietnam             | B    |
| Monaco           | A    | Puerto Rico              | A    | Suriname              | B    | West Bank           | D    |
| Mongolia         | B    | Qatar                    | A    | Swaziland             | D    | Western Sahara      | D    |
| Montenegro       | A    | Romania                  | A    | Sweden                | A    | Yemen               | E    |
| Montserrat       | A    | Russia                   | B    | Switzerland           | A    | Zambia              | D    |
| Morocco          | B    | Rwanda                   | D    | Syria                 | E    | Zimbabwe            | D    |
| Mozambique       | D    |                          |      |                       |      |                     |      |

## Risk Assessment Pre-Application Submission

F&G underwriters offer risk assessments during normal business hours. You will be asked to provide as much detailed information as you can about the client's condition, and the underwriter will determine a tentative, non-binding risk class rating based on the information you provide.

**If you would like to discuss the underwriting for a potential client, contact our life new business team at 800.445.6758, option 2 then option 1, and request a risk assessment.**

Contact your **marketing organization** with any questions.

"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.

Form Numbers: ICC19-2003 (1-19), LPI-2003 (1-19), ICC19-2003 (1-19) F, LPI-2003 (1-19) F, ICC19-2003 (1-19) G, LPI-2003 (1-19) G, et al.

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