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the Power of
Collaborative
Thinking

Agent Guide to F&G's Exam-Free Underwriting

F&G's Exam-Free Underwriting is easy, efficient and hassle-free for you and your clients. We know your time is valuable, so we do the heavy lifting and take the guesswork out of the experience for you.

Keep reading to learn more about program specifics.

Key Benefits:

- You can confidently tell your clients that we will not ask for an exam.¹
- We order exactly what we need.
- Your clients gain access to a competitive and valuable FIUL solution with a simple underwriting experience.
- This is not an accelerated underwriting program. We underwrite virtually all applicants without invasive medical requirements.

Eligibility Details

We offer Exam-Free Underwriting for eligible applicants, outlined below:

- Issue Ages: 0-50³
- Issue Face Amount: Through \$1,000,000⁴

What We Order

We order what we need to give your client the best offer. These are the tools we use⁵:

- Application information, including personal and medical history
- Motor Vehicle Report (MVR)
- Medical Information Bureau (MIB)
- Prescription Database Check (Rx Check)
- Consumer credit behavior-based insurance score (TRL score)
- Medical test results database score (QuestCheck Health Score)

In order to make the best decision without an exam, we might also ask for:

- Brief telephone interview
- Medical records (APS)

90%

Over 90% of Exam-Free applications are approved Standard or better.²

70%

Over 70% of applications are approved in less than 7 days.²



FAQs **You ask, and we answer the important questions about this program.**

Is Exam-Free Underwriting an accelerated underwriting program?

F&G Exam-Free Underwriting goes beyond traditional accelerated underwriting programs – the kind of programs that make you and your clients wait to see if exams are needed. When you submit an eligible application, you can be confident that we will not ask for medical requirements. Please review our General Underwriting Guidelines for more details.

Is this guaranteed issue?

No. F&G will work to approve applicants at Preferred, Standard or an appropriate Table rating without exams. An application can be declined, but we will work to obtain an APS or additional information without an exam whenever possible, if we believe the information will help us approve the case.

Can my client choose to complete exams anyway?

No, Exam-Free-eligible applicants do not have the option to complete a paramedical exam because it will not improve their rate class.

What is the Consumer-based Credit Behavior Score (TRL score)?

The Credit-Based Insurance Score is ordered from TransUnion and is related to information with the applicant's credit profile for insurance-purchasing ability. This search is done as a soft inquiry and will not affect the applicant's credit score.

- The score shows a direct correlation to mortality risk
- The TRL score is not the same as a FICO score
- The data collected is governed by the Fair Credit Reporting Act (FCRA)
- The applicant has the ability to dispute and correct inaccurate information

What is the Medical Test Results Database Score (QuestCheck Health Score)?

The Medical Results Database Score is ordered from QuestCheck Health and is a laboratory diagnostic score that assesses mortality risk.

- It accesses physician-ordered laboratory results
- The score analyzes laboratory results and other medical data
- The data used is governed by Health Insurance Portability and Accountability Act (HIPAA) and the Fair Credit Reporting Act (FCRA)
- The applicant can dispute and correct inaccurate information

If a phone interview is needed, how can my client complete this?

Following the Underwriting Review, your F&G Life New Business Specialist will clearly communicate to you the status of your client's application, and if a phone interview is needed, you will be provided instructions at that time. Our interview partners will reach out to your client to complete the brief interview. If you prefer to have your client call at their convenience, please allow approximately 24 hours upon receipt of the instructions from F&G before your client calls to complete the interview to ensure our interview partners have your client's information available.

Who do I contact with questions on Exam-Free Underwriting?

F&G Sales Support and New Business is available to assist you during normal business hours at 800-445-6758.

¹In rare situations, F&G may request additional information or requirements, if necessary. This could include paramedical exams, blood tests and/or fluid collections.

²These percentages reflect F&G's life new business from 4/1/2020 - 11/1/2020. Past business does not guarantee future decisions.

³Some F&G products include a "low band" with an adjusted cap and participation rate for ages 0-45, under \$150,000. Refer to monthly interest rate sheets on SalesLink for details on current rates. Not eligible for Preferred rates.

⁴For 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.

⁵The specific requirements ordered are based on age and face amount. Please refer to F&G General Underwriting Guidelines for additional details.

"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.

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.