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Is F&G ExecuDex[®] Indexed Universal Life Insurance a fit for your client?

This worksheet will help you evaluate whether a client is a good candidate for ExecuDex and our exclusive InstApproval[®] underwriting process¹ or would be better suited for a fully underwritten product.

For the most part, a “yes” response to any of the questions included on the Pre-Screen Questionnaire will mean the client is better suited for another F&G product, as they will not be approved for ExecuDex.

However, there are special considerations that may disqualify clients from InstApproval but not necessarily ExecuDex. Certain circumstances will be assessed further through follow-up on the e-App, and in some cases, underwriter review. See the [pre-screen supplement](#) for more details.

Assessing your client's history

The initial set of questions in the ExecuDex application includes the following knockouts to identify ineligible clients, or clients who would require a more thorough review.

With the additional proposed ExecuDex coverage, would the client's total life insurance in force coverage with F&G (base plus level term rider amount) exceed \$1 million? Yes No

Is the client a non-U.S. citizen without a Permanent Resident Card? Yes No

Is the client unable to actively work (performing all the usual and customary duties of their job) at least 30 hours per week? Yes No

Within the last five years, has the client been...

Convicted of a DUI/DWI, reckless driving or had their license suspended or revoked? Yes No

Convicted of a felony? Yes No

Denied, postponed, offered a higher premium or refused reinstatement of life insurance coverage? Yes No

¹ InstApproval[®] is an underwriting process and is not available to all applicants. Those who qualify for InstApproval[®], as determined by an initial questionnaire, are considered low-risk in all critical underwriting categories, and no additional risks can be uncovered in an instant search of online records databases. If risks are found, traditional underwriting may be required, and placement in another Indexed Universal Life (IUL) product may be more appropriate. Same-week coverage requires electronic payment (ACH) of initial premium at time of application.

Is the client currently on probation or parole? Yes No

Within the last 10 years, has the client had a...

History of any of the following medical conditions? Yes No

- Alcohol or drug abuse
- Aneurysm
- Blood disorder including anemia, thalassemia, polycythemia or hemophilia
- Brain disorder including Alzheimer's, dementia and seizures
- Cancer (other than basal or squamous cell skin cancer) or tumors
- Connective tissue or immune system disorder including lupus, rheumatoid arthritis or scleroderma
- Diabetes Type 1 or Type 2 not well controlled (must know A1C level)
- Heart disorder other than hypertension
- HIV/AIDS
- Intestinal disorder including Crohn's disease and ulcerative colitis
- Kidney disease including polycystic kidney disease, chronic kidney disease, dialysis or kidney transplant
- Liver disorder including hepatitis and cirrhosis
- Mental disorder including bipolar disorder, post-traumatic stress disorder or schizophrenia
- Multiple sclerosis
- Paralysis
- Parkinson's disease
- Peripheral vascular disease
- Respiratory disorder including emphysema, chronic obstructive pulmonary disease, tuberculosis or sarcoidosis
- Stomach ulcers
- Stroke or carotid artery disease

Surgery recommended that has not yet been completed? Yes No

Diagnostic test or procedure recommended but not taken; or had such a test or procedure completed, but the results are not yet known? Yes No

Is the client considered overweight or obese? Yes No

How identity theft protection can disrupt the InstApproval process

As part of the InstApproval¹ process, we use several consumer report database sources to verify the client's identity and validate eligibility, with their authorization.

In order for F&G to access the necessary information, your client can't have any security freezes or locks in place during the short application process. These are common for individuals using identify theft or credit fraud protection services.

Prior to starting an application, please ask your client if they have any data security locks or credit freezes in place currently.

If they do, it is unlikely we will be able to obtain the information needed for approval. We recommend that the lock or freeze is temporarily removed during the application process.

Many companies offer a simple and fast way do to this online, or through an app, and the security lock can be turned back on immediately following InstApproval.

Call F&G Life Sales at 800.445.6758, option 2, option 2, to discuss your next ExecuDex case.

Or, contact F&G Underwriting at 800.445.6758, option 2, option 1, to determine whether your client should consider a fully underwritten product instead.

"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.