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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 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

We encourage all applications to be submitted via the Wizard e-App. Below are all options available to submit an application:

Electronically	Postal mail	Overnight mail	Fax
Through the Wizard 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, "informal" applications or quick quotes.

### Underwriting programs

F&G offers Exam-Free<sup>1</sup> Underwriting for clients ages 0-60, applying for \$1,000,000 or less in death benefit. For applicants who are not U.S. citizens or not permanent resident cardholders, the maximum issue face amount for exam-free underwriting is \$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 the F&G General Underwriting Guidelines available on SalesLink for details. We will automatically consider applicants 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 \$4,000,000 or more in face amount (including Level Term Rider) and/or \$100,000 or more in planned annual premium, Large Case Transmittal Form ADMIN5481 and a full illustration is required with the application.

<sup>1</sup> 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 Fidelity & Guaranty Life Insurance Company Underwriting Guidelines for additional details.

## Juvenile/student application special instructions

For all juvenile applications (under age 18): Provide details of inforce and applied coverage on 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. 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 draft 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.

Additionally, for monthly bank draft mode, if the accepted offer premium is higher than what the application was submitted at authorization to draft, secondary authorization for any additional premium will be required. This can be done by signing the delivery requirements cover sheet, sending an email or by phone.

## 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. F&G mails all policies via two-day mail.

The day after the policy is issued (and through 90 days after issue), electronic life policy pages are accessible on SalesLink under **My Business > New Business > Search**. After opening the policy details by clicking on the policy number, refer to the “Documents” tab to find the life policy pages. Life policy pages can also be accessed under **My Business > Search Inforce Policies** (under Documents tab). The inforce search can be used for any issued policy and must be utilized for policies over 90 days after issue.

## 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 may be assessed to the agent. A \$100 fine will apply for not returning the signed delivery receipt in the specified timeframe in California, Louisiana, Pennsylvania, South Dakota, West Virginia and for any cross-border sales.

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.

Where the delivery receipt is required, it may not be signed until three business days after the policy packet has been mailed by F&G’s Service Center. Any delivery receipts signed prior to the third business day from the mail date will be rejected.

## Delivery illustrations

An illustration is included with all policy packets. Policy delivery illustrations may look different from the original sales illustration if changes were made after applying or if the contract was applied for with a statement instead of an illustration. If it’s preferred we deliver the client an illustration that includes the future policy design 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.).

If the application was submitted with a full illustration and there have been no changes to the policy design, the illustration included in the policy packet will be a copy of the illustration received with the application or the most recent illustration received from the agent.

Please note: F&G does not set up automatic future changes such as premiums stopping or loans starting. We want to ensure the client has the flexibility to use their policy to meet their needs, so the client will need to initiate changes to their policy as those needs arise in the future.

## Initial premium and 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.

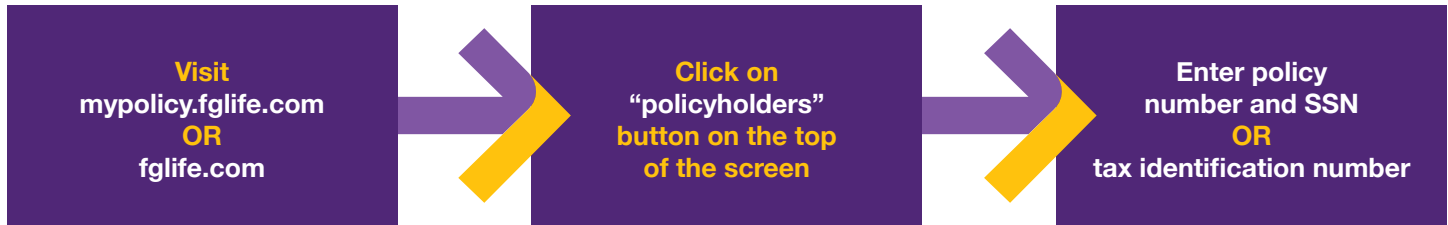
### Policy reissue

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>

or via this QR code:



[Life.Sales@fglife.com](mailto:Life.Sales@fglife.com) • 800.445.6758 • [fglife.com](http://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.

F&G Trailsetter<sup>®</sup>: Exam-free underwriting is not available in Puerto Rico.

Please review the policy for premium details. If premiums are not paid, as scheduled, your policy may terminate or may increase the likelihood that the surrender value will be insufficient to cover the monthly mortality costs and expense charges unless additional premium is paid.