



Experience
the Power of
Collaborative
Thinking

F&G ExecuDex[®] – prospect, InstApproval[®] and done!

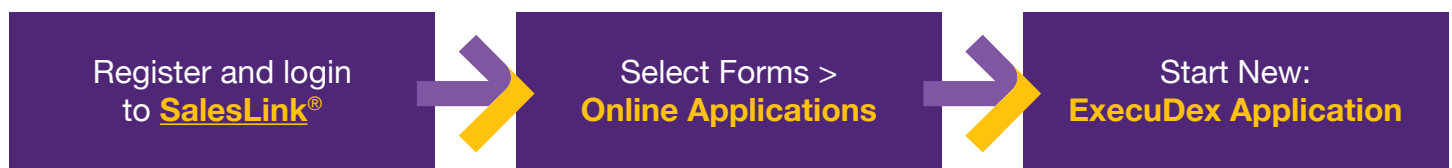
F&G ExecuDex[®] Fixed Indexed Universal Life (FIUL) combines speed and convenience with the quality and performance of products that, until now, were only available fully underwritten. No needles, invasive interviews, or lengthy wait needed for those eligible for InstApproval[®].

Target market:

- Busy professionals who value speed and convenience through innovative technology
- Clients interested in long-term policy performance potential – the most substantial accumulation begins in year 11 through the Funding Bonus Rider
- Clients ages 35-55 with income to support ongoing funding of the policy to achieve performance
 - For example, a 35-year-old male seeking \$300,000 will pay \$658 monthly for a minimum of seven years to achieve the high funding bonus level
 - This same client could pay additional premium up to \$1,139 monthly to further enhance the policy’s accumulation and income potential.
- Healthy applicants (ExecuDex is not guaranteed issue and not intended for impaired risks) – view the pre-screen questionnaire [here](#)
- View complete product details [here](#)

Apply:

- Applications are available only through F&G e-Application (paper applications not accepted)



The e-Application process and InstApproval®

ExecuDex InstApproval consists of two sections, or “modules”: Pre-Sale and Application. Collecting information in these different sections allows F&G’s cutting-edge technology to provide fast decisioning in real time. All information asked in both modules is required and must be accurate and final at the time of data entry—editing earlier sections later in the process is not possible.

Important note: There are two signature sections required to complete the full application.

ExecuDex e-App Section 1: Eligibility/Pre-Sale

Be prepared to provide the insured, beneficiary and owner’s information, including medical and personal history and basic policy design.

There will be a signature ceremony at the end of the Pre-Sale section before moving onto the application.

ExecuDex e-App Section 2: Application

In this short section of the process, you will provide final policy design elements and attach an illustration or statement in lieu of an illustration (where acceptable).

The final signature process will include client and agent signatures and must be complete before submission.

Important note:

In order for F&G to access the necessary information for InstApproval, 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.** If yes, we will be unlikely to obtain the information needed for approval. We recommend that the lock or freeze is temporarily removed during the entire application process.

Look forward to one of two results:

1. **Approval through InstApproval** – No action needed from you or the client right now, we’ll take care of the rest! The client may submit the initial premium payment (see details in the next section)
2. **Additional underwriting review** – Some applicants may not pass InstApproval, but may still be eligible for ExecuDex with additional review (no medical requirements will be ordered). Please await a communication from your F&G Life New Business Specialist

If the applicant **does not qualify for approval on ExecuDex**, they may still be eligible for another F&G FIUL. A new application will need to be completed to apply for a different product – this can be done on the F&G e-App by selecting Start New > Application (select a different product listed)

Final steps: Track, deliver and enforce

- Utilize SalesLink to track your ExecuDex applications. My Business > New Business will provide visibility to status
- After approval (InstApproval or approval after underwriting review) the policy will generally be sent to issue within 1-2 business days, as long as there are no outstanding administrative requirements
 - Your F&G Life New Business Specialist will provide a review and advise of any such requirements prior to issue
- ExecuDex policies are mailed via 2-day mail
 - Please allow at least 3 business days from when the policy is sent to issue for the policy pages to be printed and mailed
 - The time from policy approval until the policy pages are mailed is estimated at 5-7 business days
- Policy pages can be accessed on SalesLink approximately 48 hours after issue through My Business > Search Inforce Policies

Policy delivery illustrations are run based on the defaults in the ExecuDex Illustration system and customized only to show the specifics of how the policy is issued and thus may not reflect exactly the illustration used at the point of sale, including adjustments to premium duration or illustrating 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). Please note: future policy changes do not occur automatically; the client will need to elect these changes. If a monthly draft form (PAC form) was completed with the application, the initial draft will occur at issue.

- If a specific date is requested for drafting on the PAC form, the policy will be issued with the next occurrence of that date after approval and will not draft until that date. This means there will be a delay in issue paying the policy while we await the requested draft date.
- If the policy is issued with an amendment, and funds are in house or a completed PAC form is on file, we will draft/apply the funds and the case will be issue paid. The signed amendment still must be returned.
- If the policy is issued with an amendment and we are awaiting premium or a completed PAC form, the policy will be conditionally issued and F&G will need to receive the funds (or completed PAC form) and the signed amendment to place in force
- Premium drafting is available only for monthly mode; all other premium modes must be paid by check or wire

- **Wire instructions**

- **Premium mailing address:**

F&G Service Center
P.O. Box 81497
Lincoln, NE 68501

- **Overnight delivery:**

F&G Service Center
777 Research Drive
Lincoln, NE 68521

Key contact information

Life New Business

800.445.6758
Option 2, Option 1
LifeCaseMgmt@fglife.com

Support and Services:

- Pending Case Status
- Underwriting Inquiries
- Requirements Updates

Policyholder Services

800.445.6758
Option 2, Option 3
DeliveryRequirements@fglife.com

Please note: This is an unmonitored email, intended for submission of delivery requirements for “no touch” image processing only.

Support and Services:

- Policy Printing & Mailing
- Delivery Requirements
- Premium Drafting and Premium Processing
- Inforce Support

Life Sales

800.445.6758
Option 2, Option 2
Life.Sales@fglife.com

Support and Services:

- New Sales Illustrations
- Product Inquiries
- Case Design Consultations

Have questions or need more information?

Visit the [ExecuDex resource page](#) to find:

- Marketing material – including consumer brochure, product details and rates
- Our underwriting and step-by-step guides for ExecuDex
- Illustration tutorials
- e-App Demo

“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.

InstApproval® is not available to all applicants. Those who qualify 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 Fixed Indexed Universal Life (FIUL) product may be more appropriate. Same-week ExecuDex coverage requires electronic payment (ACH) of initial premium at time of application.

Clients ineligible for ExecuDex® InstApproval® may still be able to be insured with an F&G fixed indexed universal life insurance (FIUL) product but may need to submit to a medical exam and traditional underwriting.