



Agent Appointment Instructions

INSURER: **Fidelity & Guaranty Life Insurance Company**
Fidelity & Guaranty Life Insurance Company of New York

Agents must complete a Producer Agency Form (ADMIN5477) from either a Managing General Agent or one of our field representatives. The compensation arrangement received will depend upon the level of committed production.

To ensure proper and timely contracting, it is important that you provide complete, accurate information. Attach all required documentation and/or fees. Make sure you read and understand the Market Conduct Guide. Keep all appointment documentation together, and submit the completed package to your recruiting General Producer:

- **Signed and completed Producer Agency Form (ADMIN5477)**
- **Note:** Licensed Agents that sell annuities should include a copy of their current Continuing Education Certificate (both General CE & Annuity Suitability CE (if applicable)). Producer Information Form should be completed and signed for all individuals and/or agencies, corporations who are to receive payment of agent compensation directly from Fidelity & Guaranty Life. Agents who wish to have their commissions assigned to their agency should also complete the producer information form; corporation or who are principals of an agency/corporation complete this form. Be sure to indicate those states you wish to be appointed. Sign and complete W9.
- **Please note when writing applications, the date the applications are signed cannot predate the signed date on the agreement. This will cause the business to be rejected.**
- **Reminder**, state taxes will be withheld from your commissions in accordance with the state regulations.
- **Electronic Funds Transfer** - Complete and sign the Authorization Agreement for Direct Deposit (ADMIN4955).
- **Anti-Money Laundering Certification (AML)** – All agents are required to complete the AML training, provide proof of completion.

Mandatory License for Overrides

Per the applicable statutes, no override commission may be paid unless Licensing is in place in the states listed below. Please ensure the license is active at the time of new business submissions and issue.

Florida	Louisiana	New Mexico	Pennsylvania	Virginia
Georgia	Massachusetts	New York	South Dakota	West Virginia
Kentucky	Montana	North Carolina	Texas	Wisconsin

Adherence to each state's Resident License guideline is required for agents/agencies to be paid commissions.

Restricted State - Pennsylvania

Pennsylvania is considered a "Restricted/Sensitive State" and an appointment must be in place prior to the sell, solicitation, or negotiation of business.

General Continuing Education

Insurance companies are to confirm that all Continuing Education requirements are fulfilled prior to Agent's soliciting business for certain states. Fidelity & Guaranty Life will not process agent appointment in these states until the current Continuing Education Certificate has been received. In addition, Fidelity & Guaranty Life will not accept new business until the Continuing Education requirements have been received for the appointment to be processed.

These states are: **California** **Iowa**
***Iowa one-time certification of "Permitted Producer Activities" certification**



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Annuity Suitability Certifications

*Fidelity & Guaranty Life will not process agent appointments or accept new business until we have received the current Annuity Suitability Certification. A list of these mandatory states can be found on our website under our training tracker on the **State Regulatory Guidelines for Training matrix**. **Note: *Any business received prior to the completion of the required courses will be returned.**

Agent appointment packages **MUST** be signed within (7) days of receipt at the FGL Home Office by the agent and up-line and/or MGA (Master General Producer). If the contracting request is not received with (7) days of signature the agent contract effective date will default to the receipt date. No exceptions.

Questions about these procedures should be referred to Sales Support at (800-445-6758, prompt 1).