ANNUITIES & LIFE

Underwriting Guidelines

F&G Pathsetter®

F&G Everlast®

For more information, please visit fglife.com or call **800.445.6758**
New Business: option 2, option 1
Risk Assessment: option 2, option 5

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General Guidelines

Explanation and Use of Underwriting Tools

Exams

Paramedical exams are required by age and face amount. Please refer to requirements chart for when these are required and do not order examination otherwise unless directed to do so by the home office.

The companies listed below are authorized to perform paramedical on behalf of F&G:

American Para Professional Systems, Inc. (APPS):

Go to http://www.appslive.com

- Select Menu
- Select Office Locator
- Perform location search to obtain the address and contact information of the relevant office

ExamOne:

800.768.2071

CSG.4@ExamOne.com

https://www.examone.com

F&G will consider use of paramedical exams completed for other carriers where exam was completed within 12 months of the F&G application date (up through age 70, over age 70 within 6 months) and contains equivalent information to an F&G paramedical exam. A completed, signed and current dated F&G application must be submitted including part II of the application.

Attending Physician Statement (APS) or Electronic Health Record (EHR)

F&G will order the APS/EHR when the underwriter needs more detailed and technical information regarding an applicant's medical history to accurately assess the mortality risk. An APS/EHR may also be required at certain ages and face amounts as per requirements chart. Unless prior approval has been given to an agency, all attending physician statements will be ordered by the F&G Underwriting department.

You may check the status of an ordered APS/EHR on SalesLink® or through the Intellisys site available through our vendor, ExamOne. You do not need to login or have an account with ExamOne to use this tool for status checks: https://status.sbsikc.com/callcenter/OrderStatusC1.htm

Telephone Interview

Underwriting may order a phone interview or electronic inspection report on any application to clarify or verify information obtained from other sources. These interviews will be conducted by CRL Plus call interviewers on behalf of F&G.

The interview team may be contacted at 877.844.5041 Monday to Friday, 8:00 a.m. to 9:00 p.m. CT.

Inspection Reports

Inspection reports include telephone interview and searches on electronic databases. For underwriting guidelines on inspection reports required by age and face amount, please refer to the requirements chart. Underwriting may order a phone interview, or electronic inspection report, on any application to clarify or verify information obtained from other sources.

Blood Tests

ExamOne Laboratory performs the testing. Appointed paramedical services can obtain the venous blood draw. Fasting is recommended but not required.

Home Office Urine Specimen (HOS)
An HOS is required with all medical and paramedical examinations.

Resting Electrocardiogram (EKG)
Appointed paramedical services can obtain EKGs.

Motor Vehicle Reports (MVR)
An MVR may be required and is ordered online by the Underwriting Department.

MIB, LLC (MIB)
F&G will order an MIB report on all applications submitted. MIB operates an information exchange on behalf of insurance companies that are members of MIB. If you apply to another MIB member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request, will supply F&G with the information in its file. This exchange assists the industry in rooting out fraud and prevent anti-selection, thereby keeping insurance premiums affordable for all consumers.

Prescription Drug, Lab History and Medical Test Results Database (RX, Lab and Medical Claims Info)
RX, Lab and Medical Claims Info is a report of current and past prescription and lab history along with medical test results as ordered by the proposed insured's physician.

InstantID® (IID)
Service allows us to complete identity verification, spot potential fraud and uncover identity discrepancies.

Underwriting Requirements Shelf Life

	Timeframe for Expiration	
Requirement Type	**Ages 0-70**	**Substandard Risk or Ages 71+**
Application Part I and II	6 months	3 months
Paramed Exam, Blood, HOS, EKG	12 months	6 months
MVR	12 months	6 months
Telephone Interview	12 months unless new information received is in question	6 months unless new information received is in question
IID, e-IR	12 months	6 months
LabPiQ, Rx, & Medical Claims	6 months	3 months
MIB	Required with new applications, reopens, reissues, reinstatements, or requests for policy change.	

Ownership and Beneficiary

Both the owner and beneficiary of a life policy must have an interest in the continued life of the insured and suffer a financial loss resulting from the untimely death of the insured. This is called insurable interest. The insured's spouse, parent, child, sibling or grandparent have assumed insurable interest and can be approved as the owner and/or beneficiary. When someone else is named beneficiary or owner, or if an adult (18+) insured is not the owner on their own policy, the agent should submit an explanation with the application.

Business Insurance

When a business is listed as the owner and the beneficiary on the application, provide information regarding the purpose of the coverage, business configuration, financial structure, business valuation and overall make-up of the business seeking coverage. Also, Financial Supplement form ADMIN2822 is required for all business cases.

Stranger-Owned Life Insurance (STOLI) contracts will not be issued.

This is a transaction in which a life insurance policy is purchased for the primary purpose of transferring the policy's death benefits to investors who have no insurable interest in the life of the insured.

Cash with Application

F&G allows money to be collected with all applications; however, the Company's liability is limited to $500,000 subject to the terms of the Conditional Receipt.

Field Underwriting

Field Underwriting is a vital part of the risk selection process. For all life applications, please ask the applicant all the health questions as worded on our application. Accurately and completely record the answers provided by the applicant on the application. Please provide the name, address and phone number of the applicant's personal physician. Any "yes" answer requires details in the detail section. Record the exact impairment, diagnosis date and last seen date, plus the name and address of the physician. For medications, please provide a complete and accurate list of medications the applicant is taking. Please indicate the reason the applicant is taking the medication, as some medications can be prescribed for different conditions. Also, provide the dosage and date of last fill.

A strong cover letter can provide the agent with the opportunity to offer any additional information on behalf of the applicant that could be vital to the underwriter's decision to issue coverage. Cover letters are especially helpful when the amount applied for or ownership and the beneficiary are outside F&G's typical parameters. A cover letter for personal and business insurance should provide a full explanation of the reason for the sale, purpose of the coverage and how the coverage amount was determined, along with information about premium and funding sources.

If the total in force and applied for coverage amount on the proposed insured exceeds $20,000,000, please contact the home office prior to submitting the application.

Exam-Free Underwriting

F&G has a streamlined underwriting program that allows eligible clients the opportunity to be approved at the time the application through InstApproval®[1] (available on e-App only) and without invasive medical requirements, through Exam-Free Underwriting.

Applicants will automatically be routed through this expedited underwriting program, it does not need to be requested. A signed HIPAA form must be submitted with all applications.

F&G offers Exam-Free Underwriting with the opportunity for InstApproval for eligible applicants as outlined below:

- **Issue Age:**
  - 0-50 through $5,000,000 (for ages 0-17, APS required over $1,000,000)
  - 51-60 through $3,000,000.
  - InstApproval available to age 60 through $1,000,000 applied for and in force with F&G
- For applicants who are not U.S. citizens or not permanent resident cardholders, the maximum issue face amount for Exam-Free Underwriting is $500,000.[2]

A paramedical exam should not be ordered for applicants in the Exam-Free program.

The following requirements will be ordered by F&G. Any or all of these requirements may be used and will vary by age and face amount. Refer to age/amount requirement charts.

- MIB, LLC report (MIB)
- Motor Vehicle Report (MVR)
- Public records checks
- Prescription Drug, Lab History and Medical Test Results Database (RX, Lab and Medical Claims Info)
- InstantID® (IID)

For some applications, a telephone interview will also be ordered following the initial Underwriting Review.

In rare situations, F&G may request additional information or requirements, if necessary. This could include paramedical exams, blood tests, fluid collections and attending physician statements. An APS/EHR is required for clients through age 50, applying for more than $3 million and for clients 51-60 applying for more than $2 million.

We obtain checks from various database providers. These include MIB, prescription history, medical claims history, laboratory testing results, motor vehicle reports, and checks of other public records. They may be requested other than where listed for clarification during underwriting review. Additional financial justification will be required at these ages and amounts. 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.

Additional Exam-Free Considerations

- Exam-Free-eligible applicants do not have the option to complete a paramedical exam, as this will not improve their rate class. F&G may charge the agent for unnecessary paramedical exam expenses.
- Certain age and face amounts are excluded from Preferred consideration.

After the Underwriting Review, F&G will communicate with the writing agent to advise of additional requirements, if needed. Thorough, accurate and detailed information on the application, including prescription history, will assist F&G in reviewing the application quickly, and, often without additional requirements.

[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.

[2] 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.

Express Standard

- Applicants who do not qualify for Preferred or Standard rates may be approved at Express Standard Tobacco and Express Standard Non-Tobacco rates. This option allows F&G to make a fair and appropriate offer to the client without medical requirements and is priced accordingly.
  - » Express Standard Class is used when a health condition does not fall within standard parameters or when individuals age 45 - 60 have not seen a medical professional in the previous 3 years.

Financial Underwriting

Personal Insurance

Life insurance is used primarily as income replacement or, at times, the amount of insurance applied for is determined by the planned premium contributions based on the client's budget. The charts below outline the basic parameters F&G may consider for each of these scenarios. The percent of income allocated to insurance should be considered in the context of the applicant's financial expenses and budget. Use the charts below as a guide.

Acceptable Ratio of Premium to Income

Net Worth	Ratio
<-$5 million	Up to 25%
>$5 million up to $10 million	Up to 40%
>$10 million	Up to 65%

Income Replacement Table

Age	Income Replacement Factor
20-29	30
30-39	30
40-44	25
45-49	20
50-54	15
55-59	12*
60-69	10*
70+	5*

Underwriting Reinsurance and Issue Limits

Reinsurance

	Issue Age	Rating: Preferred Through Table H (Table 8)
Retention Limit	0-80	$1,000,000
AutoBinding Limit	0-80	$20,000,000
Jumbo Limit	0-80	$50,000,000

Non-Working Spouse

The maximum amount of coverage available for a non-working spouse is $1,000,000 per primary insured not to exceed wage earner's inforce coverage amount. If the coverage amount sought for non-working spouse is greater than $1,000,000, underwriting should be consulted for individual consideration.

Juvenile (age 15 days through 17 years)

Juvenile insurance is frequently sold as part of a combined financial plan of savings and insurance.

Insurance is purchased on the lives of dependent children in anticipation of future insurance needs, which could include savings, education and/or protection of future insurability. Juvenile insurance should be a part of an overall family insurance program which includes life insurance on the parents and siblings.

- Unless state insurance law dictates otherwise, juveniles can have up to 50% of the amount of coverage their parent has up to a maximum of $1,000,000 per primary insured. Amounts over the maximum may be considered on an individual basis. Group insurance through work on the parents should not be included.
- All children should be covered for similar amounts.
- To avoid delays in the processing of the application, include details about the parents' coverage: life insurance coverage amount and name of carrier.
- An insurable interest must exist between the juvenile, the owner and the beneficiary.
- Parents and grandparents have an apparent insurable interest. Any other arrangement must be explained in a cover letter.
- The application must be signed by the owner, the custodial parent if different than the owner, and insured juveniles ages 15-17.

Financial Documentation Requirements

Face Amount	Age Range	Financial Documentation
$4,000,000 and up, or annual premium $100,000 or more	All ages	Large Case Transmittal, Personal/Business Financial Supplement
All business cases	All ages	Business Financial Supplement
$3,000,000 and up	Ages 66-80	Third Party Financials (tax returns, income statement, balance sheets)
$10,000,000 and up	Ages 0-65	

Underwriting Requirements by Age and Face Amount - F&G Pathsetter®

Amounts	Age 0-17	Age 18-50	Age 51-60	Age 61-65	Age 66-70	Age 71-80
$50,000-$1,000,000 (minimum face where product allows)	Juvenile Questionnaire >$200,000	Exam-free	Exam-free	Paramedical Exam Urinalysis Blood Profile EKG @ 150,000	Paramedical Exam Urinalysis Blood Profile EKG >$150,000 APS (F&G ordered) >$150,000	Paramedical Exam Urinalysis Blood Profile EKG APS (F&G ordered)
$1,000,001-$2,000,000	Juvenile Questionnaire + APS (F&G ordered)			Paramedical Exam Urinalysis Blood Profile EKG APS (F&G ordered)		
$2,000,001-$3,000,000			Exam-free APS (F&G ordered)	Paramedical Exam Urinalysis Blood Profile EKG APS (F&G ordered) Financial Supplement >$4,000,000 3rd party financials >$10,000,000	Paramedical Exam Urinalysis Blood Profile EKG APS (F&G ordered) Financial Supplement >$4,000,000 3rd party financials >$3,000,000	Paramedical Exam Urinalysis Blood Profile EKG APS (F&G ordered) Financial Supplement >$4,000,000 3rd party financials >$3,000,000
$3,000,001-$5,000,000		Exam-free APS (F&G ordered) Financial Supplement >$4,000,000	Paramedical Exam Urinalysis Blood Profile EKG APS (F&G ordered) Financial Supplement >$4,000,000 3rd party financial >$10,000,000			
> $5,000,001		Paramedical Exam Urinalysis Blood Profile EKG APS (F&G ordered) Financial Supplement 3rd party financials >$10,000,000				

Areas highlighted in GOLD are Exam-Free eligible. NOTE: For non-US citizens, the maximum amount for Exam-Free is $500,000.

Financial Documentation Requirements

Face Amount	Age Range	Financial Documentation
$4,000,000 and up, or annual premium $100,000 or more	All ages	Large Case Transmittal, Personal/Business Financial Supplement
All business cases	All ages	Business Financial Supplement
$3,000,000 and up	Ages 66-80	Third Party Financials (tax returns, income statement, balance sheets)
$10,000,000 and up	Ages 0-65	

Underwriting Requirements by Age and Face Amount - F&G Everlast®

Amounts	Age 0-17	Age 18-50	Age 51-60	Age 61-65	Age 66-70	Age 71-80
$50,000-$1,000,000 (minimum face where product allows)	Juvenile Questionnaire >$200,000	Exam-free	Exam-free	Paramedical Exam Urinalysis Blood Profile EKG @ 150,000	Paramedical Exam Urinalysis Blood Profile EKG >$150,000 APS (F&G ordered) >$150,000	Paramedical Exam Urinalysis Blood Profile EKG APS (F&G ordered)
$1,000,001-$2,000,000	Juvenile Questionnaire + APS (F&G ordered)			Paramedical Exam Urinalysis Blood Profile EKG APS (F&G ordered)		
$2,000,001-$3,000,000			Exam-free APS (F&G ordered)	Paramedical Exam Urinalysis Blood Profile EKG APS (F&G ordered) Financial Supplement >$4,000,000 3rd party financials >$10,000,000	Paramedical Exam Urinalysis Blood Profile EKG APS (F&G ordered) Financial Supplement >$4,000,000 3rd party financials >$3,000,000	Paramedical Exam Urinalysis Blood Profile EKG APS (F&G ordered) Financial Supplement >$4,000,000 3rd party financials >$3,000,000
$3,000,001-$5,000,000		Exam-free APS (F&G ordered) Financial Supplement >$4,000,000	Paramedical Exam Urinalysis Blood Profile EKG APS (F&G ordered) Financial Supplement >$4,000,000 3rd party financial >$10,000,000			
> $5,000,001		Paramedical Exam Urinalysis Blood Profile EKG APS (F&G ordered) Financial Supplement 3rd party financials >$10,000,000				

Areas highlighted in GOLD are Exam-Free eligible. NOTE: For non-US citizens, the maximum amount for Exam-Free is $500,000.

Preferred Underwriting Criteria

		Preferred	Standard
No rateable medical conditions			
Aviation/Avocation		Flat extra ratings may be allowed	No rateable activity
Driving		<= 2 moving violations in 3 years. No DWI/DUI offenses within 5 years.	No rateable violations
Blood Pressure Maximums	Ages 18-50	150/90	155/95
	Ages 51-65	160/95	160/95
	Ages 66+	160/95	165/95
	Treatment being received for high blood pressure conditions may be allowed as long as the current and historical blood pressure averaged over the last two years meets the stated parameters.		
Cholesterol	Ages 18-50	260	300 or less
	Ages 51-65	280	300 or less
	Ages 66+	300	300 or less
	Cholesterol/HDL	7	8
	Cholesterol treatment accepted as long as the current and historical cholesterol levels averages over the last two years meet the parameter.		
Tobacco or Nicotine use for NonTobacco rates		No use for 2 years[1]	No use for 1 year[1]
	[1] No tobacco use, including nicotine substitutes, e-cigarettes, and vaping within the last 24 months and the applicant must not test positive for nicotine in the urine or saliva. Occasional cigar use may qualify for NonTobacco rates if fully disclosed on the application.		
Medical History		No history of Diabetes, Heart Disease, Alcohol or Substance Abuse, breast, colon, melanoma, ovarian, pancreatic or prostate cancer. (Certain skin cancer history may qualify)	No rateable conditions
Family History (Parents/Siblings)		No more than 1 death due to coronary artery or cancer disease prior to age 60.	Not Applicable
	Family history of breast, ovarian and prostate cancer may be disregarded in applicants of the opposite gender.		

NOTE: Tobacco users have demonstrated significantly higher mortality rates based on insurance company statistics. Consequently, F&G will treat misrepresentation of the tobacco use question in the same manner as we would any significant misrepresentation. If misrepresentation is discovered during the contestable period, F&G will seek to rescind and deny the entire death benefit.

NOTE: Certain characteristics, such as citizenship, residency, foreign travel, military duties, can affect availability of Preferred classes Please consult with your underwriter if you have any questions.

Build Chart (Ages 16-50)[1]

	Male Max Weight		Female Max Weight	
Height	Preferred	Standard	Preferred	Standard
4´8˝	166	183	152	167
4´9˝	170	187	155	171
4´10˝	174	191	157	173
4´11˝	178	196	160	176
5´0˝	182	200	163	179
5´1˝	186	205	166	183
5´2˝	190	209	169	186
5´3˝	196	216	174	191
5´4˝	202	222	179	197
5´5˝	207	228	183	201
5´6˝	213	234	189	208
5´7˝	217	239	193	212
5´8˝	223	245	198	218
5´9˝	228	251	202	222
5´10˝	235	259	208	229
5´11˝	241	265	214	235
6´0˝	248	273	221	243
6´1˝	253	278	225	248
6´2˝	260	286	232	255
6´3˝	267	294	237	261
6´4˝	276	304	246	271
6´5˝	284	312	253	278
6´6˝	293	322	261	287
6´7˝	301	331	268	295
6’8”	308	341	274	308
6’9”	315	349	282	316
6’10”	325	359	288	326
6’11”	336	369	293	336
7’0”	345	378	298	345

[1] For ages 51-65, add 5 pounds. For ages 66 and up, add 10 pounds.

Adult Minimum/Maximum Height and Weight

Height	Minimum – lbs.	Maximum – lbs. Table H 300%
4´8˝	74	207
4´9˝	77	214
4´10˝	79	222
4´11˝	82	230
5´0˝	85	238
5´1˝	88	246
5´2˝	91	254
5´3˝	94	262
5´4˝	97	270
5´5˝	100	279
5´6˝	103	288
5´7˝	106	296
5´8˝	109	305
5´9˝	112	314
5´10˝	115	324
5´11˝	119	333
6´0˝	122	342
6´1˝	126	352
6´2˝	129	362
6´3˝	133	372
6´4˝	136	382
6´5˝	140	392
6´6˝	143	402
6´7˝	147	412
6´8˝	151	423
6’9”	154	433
6’10”	157	443
6’11”	160	454
7´0˝	164	465

Juvenile Height/Weight

It is important to record the current height and weight on the application. Assessing the mortality risk for juvenile height and weight is based on percentiles in the growth charts established by the World Health Organization (WHO) — infant through 24 months — and the Centers for Disease Control and Prevention (CDC) — 2 years through age 16. Generally, children between the 5th and 104th percentile are eligible for standard consideration. Children greater than the 114th percentile are likely to be declined.

Refer to the CDC and WHO websites for growth charts and a healthy weight calculator.

Common reasons F&G orders medical records or declines to offer life coverage

F&G Underwriting is always looking for opportunities to assist you in determining which applications to send to us and to help you manage the expectations of your clients.

Below are some common reasons we may order medical records or deny coverage. The lists are not intended to be all-inclusive.

There are many other reasons we may order medical records or decline to issue coverage, but these are the ones we see most frequently.

Common triggers requiring medical records

We will usually need an Attending Physician Statement (APS) if there is a reported history of serious medical concerns. Some common examples include:

- Undisclosed medical history
- Stroke
- Coronary artery disease, heart disease, heart attack or heart failure
- Drug or alcohol abuse
- Diabetes requiring insulin
- Cancer
- Pancreatic disease
- Liver disease or hepatitis
- Paralysis
- Seizures
- Psychological disorder *(other than mild anxiety or depression)*
- Respiratory diseases other than mild asthma
- Ulcerative colitis
- HIV *(Note: this would be highly rated if any offer is made)*
- Multiple sclerosis (MS)
- Marijuana use *(may qualify for standard or preferred rates in many instances if usage is fully disclosed on application)*

Common medical conditions that could lead to a decline

This is a list of issues we might find in someone's medical history that usually would result in a decline:

- Significant undisclosed medical history revealed by an FCRA source
- Use of drugs other than marijuana in the last two years
- Current prescription intended to help prevent drug or alcohol abuse or treatment for drug or alcohol overuse in the last two years
- Recurrent cancer (other than basal cell skin cancer)
- Any Stage IV cancers
- Uncontrolled diabetes or diabetes with significant complications
- Heart disease combined with a history of diabetes
- Heart disease combined with a history of cerebrovascular disease/stroke
- Awaiting a heart, lung or liver transplant, or a heart, lung or liver transplant recipient
- Treated with renal (kidney) dialysis
- Use of oxygen
- Currently hospitalized or residing in a care facility
- Stroke with severe complications
- Dementias; Alzheimer's disease
- Suicide attempt in the last two years or history of more than two suicide attempts if any in the last 10 years
- ALS
- Huntington's Chorea
- Liver cirrhosis; hepatitis D (Delta Hepatitis); biliary cholangitis or sclerosing cholangitis
- Psychosis with history of alcohol or drug abuse
- Developmental disorders in adults if unable to live independently
- AIDS (as a disorder, not HIV as an infection).
  Note: We may be able to offer rated coverage for select individuals living with HIV.
- Unexplained lab abnormalities (we can often reconsider after medical evaluation at the applicant's expense)
- Driving without a valid license

Other common reasons we may not offer coverage

While most declines are caused by medical issues, there are several other situations where F&G will not be able to issue coverage:

- Currently in prison, on probation or parole, or released from probation or parole in the last 12 months
- Conviction for serious crime(s) such as murder, rape, financial fraud, conspiracy, drug manufacture or delivery, or money laundering
- Unacceptable residency status in the United States
- Primary or all income received from outside the United States
- Inability to justify the total amount of coverage in force and applied
- Inability to obtain facultative reinsurance coverage when required
- High-risk activities
- Occupation involves the production, processing or sale of marijuana

Foreign National and Residency Guidelines

Below are the guidelines for applications received on proposed insureds who are not U.S. citizens or U.S. legal permanent residents ("green card holders") and are living in the U.S. either on a part-time or full-time basis.

The specific guidelines regarding rate class, coverage amounts, etc. are noted under each category.

- Accelerated Death Benefit for Critical Illness, Chronic Illness and Terminal Illness are available through Table D, subject to state specific regulation.
- Spouse Term Rider, Primary Insured Level Term Rider, Children's Term Rider, Waiver of Monthly Deduction Rider, and Waiver of Specified Premium Rider are also available, subject to underwriting.
- Accidental Death Benefit Rider is available to Class A and B countries if there is no travel to hazardous areas in that country.

All categories must also comply with the following requirements:

a. Application must be taken and medical requirements must be completed in the U.S.

b. Policy must be delivered in the United States (no Power of Attorneys).

c. APSs and other underwriting information must be in English. Translation cost is paid for by the applicant or the agent.

d. Funds must be from a U.S. financial institution and in U.S. dollars.

e. Proposed Insured and Owner must have a physical U.S. address.

f. Dependents seeking coverage must reside in the U.S. or Puerto Rico on a permanent basis.

At the underwriter's discretion, documentation of residency, finances or identity may be required.

United States Territories and Protectorates

The United States has a number of territories or protectorates. These residents are not US citizens and have varying degrees of access to US healthcare systems but they do have the right to reside within the US and its territories indefinitely and may apply for US citizenship if they choose. These include Guam, US Virgin Islands, Northern Mariana Islands, American Samoa and Puerto Rico.

Of these, F&G is only licensed to sell in Puerto Rico.

For citizens and residents of Guam, US Virgin Islands, Northern Mariana Islands and American Samoa, we would underwrite as a Category 3 Foreign National. Coverage can only be written in a state where we are licensed to sell. Note that the Exam Free program is not available, policy delivery must be made in the United States and payment must be made from a bank in the United States.

Underwriting Considerations For All Foreign National Categories

- Income must be earned and reported within the United States.
- Real property is land, and anything growing on, affixed to, or built upon it, including buildings; it is property that does not move.
- W-8BEN form is required when a spouse rider or child term rider is added and they do not have a Social Security Number.
- For non-US citizens, the maximum amount for Exam-Free[1] is $500,000.

Parents

We will consider **$100,000 as a maximum** amount available for parents who arrive from another country with an acceptable visa, and are living with their children permanently, ***but without personal earned income.*** (IUL is intended to provide insurance for those who have assets and earnings in the United States). Adult children should have the same or more coverage in force or applied.

For higher amounts of coverage, the PARENT will need additional justification:
Must have:

- Documented personal net worth in the United States

In addition to the above, must also have at least one of the following:

- Own real property
- Own a U.S.-based business or be a partner in a U.S.-based business that has been established for a minimum of 12 months.

Proof of identity

An ID that is expiring within 30 days of the application would not be accepted. Another form of photo ID is required. Otherwise, the applicant will need to reapply after their ID has been renewed.

The following are acceptable photo IDs that may be used to provide proof of identity. If there are concerns or questions regarding the IDs – consult with the home office underwriting team prior to submitting the application:

- Unexpired passport
- Unexpired Mexican Consular IDs – see below
- Unexpired REAL driver's license or REAL state ID
- Unexpired driver's license or state ID – Driver's licenses or IDs marked "Not for identification use" or similar wording or temporary driver's licenses (TVDL) are acceptable IDs.
  Note: Driver's licenses that are suspended but not expired may be accepted as proof of identity depending on how long it has been suspended and what information is obtained in the MVR.
- United States government issued photo ID preferred over any of the above.

Note: **Mexican Consular IDs require** additional proof of identity. Copies of two of these documents are required to accept a Mexican Consular ID:

- Bank statement (cannot be a new bank account, must be open longer than six months)
- Phone bill (land line or cell)
- Utility bill (gas, electric, water, property insurance)
- Lease (property)
- Credit card statement
- Lease (automotive)
- Unexpired Mexican passport

[1] 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. For applicants who are not U.S. citizens or not permanent resident cardholders, the maximum issue face amount for Exam-Free Underwriting is $500,000.

Category 1

U.S. citizens and lawful permanent residents (“greencard” holders) residing in the US a minimum of six consecutive months of the year.
Normal underwriting rules apply.

Category 2

Non US Citizen or Non US Legal Permanent Resident living in the US full time with stated plans to reside here permanently.
SS# or ITIN# (copy of card only for cause) or W8-BEN form required.
Valid Proof of Identification required [Passport OR EAD card OR US Gov't ID such as DL or State ID].
Adults must be employed by an established US business or dependent of an individual employed by an established US business or the owner/partner of a US based business. If occupation is listed as "self employed", details shoud be obtained.
Preferred consideration for home countries A or B. C-E home countries are IC. Must have SS# or ITIN#, no preferred allowed if W8-BEN form completed. Resided in U.S. for minimum of 5 years (2 years if active acceptable VISA). Evidence of U.S. Healthcare.
Foreign travel to A/B countries is acceptable, travel to C country for <6 weeks/year is IC. Travel to D/E is not acceptable. (State adverse action laws apply - see RGA manual)
We will not approve coverage on the following VISA holders A1, A2, A3, G, I, P, R1, R2, S, U1, U2, U3, U4, U5.
We will accept the following VISAs if in the US 6+ months (including juveniles) E1, E2, E3, EB5, H1B, H1C, H4, K3, K4, L1, L2, O1, O3, OPT-F1, P1, P2, P3, P4, TN/TN1.
ALL OTHER documented or undocumented residents including TPS, Humanitarian Parolees, Asylees, or Refugees are acceptable if in the US 12+ months. Max coverage for DACA, no VISA or expired VISA is $1,000,000. JUVENILES; K2, T1, TPS, Asylee, Parolee, or Refugee status are acceptable when applying with the rest of the family. Other juvenile status may be acceptable with or without family coverage. Parent should be owner and payor. If guardianship is involved we will require copies of US legal guardianship papers.

Category 3

Non US Citizen or Non US Legal Permanent Resident residing part time in the U.S a minimum of 4 months per year.
SS# or ITIN# (copy of card only for cause) or W8-BEN form required.
Valid unexpired passport as Proof of Identification.
Must have unexpired VISA from Category 2 acceptable VISA list.
Risks above Table D/200% will be declined.
Preferred consideration allowed with current acceptable VISA from Category 2 list and home country code of A or B. Evidence of U.S. Healthcare.
Foreign travel to A/B countries is acceptable, travel to C country for <6 weeks/year is IC. Travel to D/E is not acceptable. (State adverse action laws apply - see RGA manual)
Accidental Death Benefit rider is individual consideration for C - E countries.
Adults must be employed by an established US business or dependent of an individual employed by an established US business or the owner/partner of a US based business. If occupation is listed as "self employed", details shoud be obtained.
We will not approve coverage on the following Occupations: Arms dealers, Aviation, Bodyguards, Celebrities, Diplomats, Foreign aid/relief workers, Goverment leaders, Journalists, Judicial personnel, Military personnel, Missionaries, Police Force, Politicians, Professional athletes, Professional athlectic coaches, Public figures, Security personnel, Trade union officials.

Country List

Countries are grouped into categories (cat.) based on risk: **A** (least risky) to **E** (most risky). Risk is assigned based on political, socio-economic, environmental, health (disease, pandemics and epidemics) and other factors. All countries are subject to reclassification at any time at the discretion of F&G. Countries labeled **IC** will be considered on an individual basis.

Country	Cat.	Country	Cat.	Country	Cat.	Country	Cat.
Afghanistan	E	Brunei	A	East Timor	C	Guyana	C
Albania	B	Bulgaria	A	Ecuador	C	Haiti	E
Algeria	B	Burkina Faso	E	Egypt	C	Holland	A
American Samoa	A	Burma/Myanmar	D	El Salvador	C	Honduras	D
Andorra	A	Burundi	E	Eswatini	D	Hong Kong	B
Angola	D	Cambodia	C	Equatorial Guinea	D	Hungary	A
Anguilla	A	Cameroon	D	Eritrea	D	Iceland	A
Antigua and Barbuda	A	Canada	A	Estonia	A	India	C
Antarctica	D	Canary Islands	A	Ethiopia	D	Indonesia	B
Argentina	A	Cape Verde/ Cabo Verde	B	Falkland Islands	A	Iran	E
Armenia	B	Cayman Islands	A	Faroe Islands	A	Iraq	E
Aruba	A	Central Africa Republic	E	Federated States of Micronesia	B	Ireland, Northern Ireland	A
Australia	A	Chad	E	Fiji	B	Israel, excluding Gaza and West Bank	IC
Austria	A	Chile	A	Finland	A	Italy	A
Azerbaijan	B	China	B	France	A	Ivory Coast/ Cote d'Ivoire	D
Bahamas	B	Colombia	B	French Guiana	B	Jamaica	B
Bahrain	A	Comoros	C	French Polynesia	A	Japan	A
Bangladesh	C	Congo	D	Gabon	D	Jordan	B
Barbados	A	Congo Democratic Republic of	D	Gambia	D	Kazakhstan	B
Belarus	E	Cook Islands	A	Gaza	E	Kenya	D
Belgium	A	Costa Rica	A	Georgia	B	Kiribati	C
Belize	C	Croatia	A	Germany	A	Korea, N.	E
Benin	D	Cuba	B	Ghana	D	Korea, S.	A
Bermuda	A	Curacao	A	Greece	A	Kosovo	C
Bhutan	B	Cyprus	A	Greenland	A	Kuwait	A
Bolivia	C	Czech Republic	A	Grenada	A	Kuwait	A
Bosnia and Herzegovina	A	Denmark	A	Guadeloupe	A	Kyrgyzstan	C
Botswana	C	Djibouti	D	Guatemala	C	Laos	C
Brazil	B	Dominica	A	Guinea	D	Latvia	A
British Virgin Islands	A	Dominican Republic	B	Guinea-Bissau	D		

Country List *(continued)*

Countries are grouped into categories (cat.) based on risk: **A** (least risky) to **E** (most risky). Risk is assigned based on political, socio-economic, environmental, health (disease, pandemics and epidemics) and other factors. All countries are subject to reclassification at any time at the discretion of F&G. Countries labeled **IC** will be considered on an individual basis.

Country	Cat.	Country	Cat.	Country	Cat.	Country	Cat.
Lebanon	E	Namibia	C	Saint Kitts and Nevis	A	Tajikistan	C
Lesotho	D	Nauru	C	Saint Lucia	A	Tanzania	D
Liberia	D	Nepal	C	Saint Maarten	A	Thailand	B
Libya	E	Netherland Antilles	A	Saint Vincent and the Grenadines	A	Timor Leste	C
Liechtenstein	A	Netherlands	A	Samoa	B	Togo	D
Lithuania	A	New Caledonia	A	San Marino	A	Tonga	B
Luxembourg	A	New Zealand	A	Sao Tome & Principe	C	Trinidad and Tobago	B
Macau	B	Nicaragua	D	Saudi Arabia	B	Tunisia	B
Macedonia	B	Niger	E	Senegal	D	Turkmenistan	C
Madagascar	D	Nigeria	E	Serbia	A	Turkey	C
Malawi	D	Niue	D	Seychelles	B	Turks/Caicos	A
Malaysia	A	Northern Mariana Islands	A	Sierra Leone	D	Tuvalu	C
Maldives	B	Norway	A	Singapore	A	UAE (Dubai)	A
Mali	E	Oman	A	Slovakia	A	Uganda	D
Malta	A	Pakistan	E	Slovenia	A	Ukraine	E
Marshall Islands	C	Palau	A	Solomon Islands	B	United Kingdom	A
Martinique	A	Panama	A	Somalia	E	Uruguay	A
Mauritania	D	Papua New Guinea	D	South Africa	C	U.S. Virgin Islands	A
Mauritius	A	Paraguay	B	South Sudan	E	Uzbekistan	B
Mexico	B	Peru	B	Spain	A	Vanuatu	C
Micronesia	B	Philippines	C	Sri Lanka	B	Vatican City	A
Moldova	D	Poland	A	Sudan	E	Venezuela	E
Monaco	A	Portugal	A	Suriname	B	Vietnam	B
Mongolia	B	Puerto Rico	A	Swaziland (Eswatini)	D	West Bank	E
Montenegro	A	Qatar	A	Sweden	A	Western Sahara	D
Montserrat	A	Romania	A	Switzerland	A	Yemen	E
Morocco	B	Russian Federation	E	Syria	E	Zambia	D
Mozambique	D	Rwanda	D	Taiwan	A	Zimbabwe	D

Risk Assessment Pre-Application Submission

F&G underwriters offer risk assessments during normal business hours. You will be asked to provide as much detailed information as you can about the client's condition, and the underwriter will determine a tentative, non-binding risk class rating based on the information you provide.

Contact our Risk Assessment team at 800.445.6758, option 2, option 5 or at RiskAssessment@fglife.com.

Contact your **Life.Sales@fglife.com** with any questions.

800.445.6758 **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.

Issuance may be dependent on answers to the health questions on the application.

Subject to state availability. Certain restrictions may apply. Optional provisions and riders have limitations, restrictions and additional charges.

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