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Collaborative
Thinking

ExecuDex[®]
**FIXED INDEXED UNIVERSAL
LIFE INSURANCE**

Pre-screen supplement

Certain circumstances could require InstApproval[®] follow-up

The InstApproval[®] process¹ for F&G ExecuDex[®] Fixed Indexed Universal Life (FIUL) Insurance is easy and straightforward – and clients like it that way!

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.

There are however, 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.

Medical history

Here are some examples where follow-up or underwriter review may be needed based on a client’s answers to relevant medical history questions:

Within the last 10 years, has the client had a blood disorder, including anemia, thalassemia, polycythemia or hemophilia?

A “yes” on any of these, besides anemia, results in non-approval. For anemia, applicants will be referred to underwriting (not approved through InstApproval). If the type of anemia is iron deficiency, control is well supported through lab history and prescription database checks and there are no other compounding factors, we may be able to approve the client for ExecuDex.

Within the last 10 years, has the client had diabetes?

Diabetes Type 1 is not eligible for approval. Diabetes Type 2 will be referred to underwriting (not approved through InstApproval). Upon review, if the A1C is 7 or below with indicators of good control through lab history and prescription database checks with no compounding factors, we may be able to approve the client for ExecuDex.

Height/weight answers could also require follow-up

For clients that are within the limits outlined to the right, and with no other factors on the application or discovered in database checks, the applicant will qualify for InstApproval.

A Medical Information Bureau (MIB) check could result in feedback that causes the application to get referred to underwriting, at which time we could ask for confirmation of height/weight.

Height	Weight
4'8"	74-180
4'9"	77-187
4'10"	79-193
4'11"	82-200
5'0"	85-207
5'1"	88-214
5'2"	91-222
5'3"	94-228
5'4"	97-235
5'5"	100-243
5'6"	103-250
5'7"	106-258
5'8"	109-266
5'9"	112-274
5'10"	115-282

Height	Weight
5'11"	119-290
6'0"	122-298
6'1"	126-306
6'2"	129-315
6'3"	132-323
6'4"	136-332
6'5"	140-341
6'6"	143-350
6'7"	147-359
6'8"	151-368
6'9"	154-377
6'10"	157-387
6'11"	160-396
7'0"	164-406

Criminal history may disqualify clients for ExecuDex

If the client is currently on probation or parole, regardless of how long ago the conviction was, the client is ineligible for coverage.

If the applicant has a criminal conviction more than five years old and is not currently on probation or parole, they may be eligible for coverage with ExecuDex, and the case may be referred to underwriting.

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.

¹ 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.

"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.

Clients ineligible for ExecuDex[®] and 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.