

Preparing for your interview

What you need to gather and what you can expect before our call to complete underwriting for your life insurance application

To provide you the best life insurance coverage at the lowest possible cost, we'll need to ask you some follow-up questions in a telephone interview. It'll help us efficiently clarify and supplement the information we've received.

If you prefer to complete the interview in a language other than English, please let your agent or interviewer know. Translation services are available.

Please note: Your F&G agent will not be permitted to act as a translator for the interview.

- ① F&G will contact you to complete or schedule your phone interview. If we're unable to reach you, we'll leave a message for you to return our call. You don't have to wait for our call, though. If you're available to complete the interview, you can contact us at **877.844.5041**, Monday through Friday from 8 a.m. to 9 p.m. CT.
- ② The interview will take about 20 to 30 minutes in English. If using an interpreter, the interview may take up to an hour.
- ③ Because questions will relate to your health history and financial information, we suggest finding a quiet, private setting for the call.
- ④ You'll need to have details ready that may take some research on your part. See details listed at right.



Proof of identity

- Social Security Number
- Government-issued identification (driver's license, passport, state ID, etc.)



Personal background

- History of tobacco use (includes e-cigarettes, vaping, hookah, etc.), alcohol use and drug use (including marijuana), if applicable
- History of any moving violations, citations for driving while impaired, driving license suspension, revocation, etc., if applicable
- Travel and any participation in high-risk sports or activities (such as sky diving, scuba diving, mountain climbing, bungee jumping, car racing, hang gliding, etc.), if applicable
- Criminal activity, dates and convictions, if applicable



Financial information

- Income and net worth
- Your occupation and employer's name and address
- Current life insurance coverage, including policy numbers, insurance company name, face amount, if a replacement or 1035 is being considered, etc



Medical information

- Names, addresses and phone numbers of current doctors, as well as any doctors you've visited recently
- Names and dosages of current medications and those taken in the last 12 months
- Medical history, including diagnoses, surgeries, treatments and pertinent close-family health history, etc.

Be truthful and answer completely

It's important to answer all questions in your telephone interview truthfully and completely.

Any material omissions or misrepresentations may invalidate coverage and result in a denial of benefits or rescission of any policy issued on the basis of such application.

F&G may obtain information such as prescription histories and medical records to further evaluate your application and eligibility.

Being prepared for your interview will make for a smoother experience and help us reach an underwriting decision as quickly as possible. After the interview is complete, your F&G agent will be in touch regarding the status of your application.

If you have questions or would like additional information, please contact your financial professional.

"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.

