



Is F&G QuantumSM indexed universal life (IUL) insurance a fit for your client?

The F&G QuantumSM indexed universal life (IUL) insurance application automatically determines if your client is a fit for the innovative product.

We've created this guide to help you set proper expectations and, if you determine Quantum could be a good fit, to help your client have the smoothest application experience possible.

InstApproval-eligible¹ clients can leave their appointment knowing they're covered for life and could even have their policy delivered in a matter of days. Applying has never been quicker or easier.

What makes an ideal Quantum client?

Quantum clients are typically going to be younger and healthier than the average life insurance applicant.

The product is available from age 0 to 60 and can be a great fit for juveniles. The typical applicant is between 40 and 55.

For those 61 and older, another product like F&G Everlast[®] could be a good choice.

On the following pages are some considerations when deciding which product to recommend. If the answer is "yes" to one or more questions, a product other than Quantum could be a better fit.

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. If risks are found, traditional underwriting may be required, and placement in another Indexed Universal Life (IUL) product may be more appropriate. Same-week coverage requires electronic payment (ACH) of initial premium at time of application.

With the additional proposed Quantum coverage, would the client's total life insurance in force coverage with F&G (base plus level term rider amount) exceed \$1 million? Yes No

Is the proposed premium outside of financial guidelines?

Age	Income multiple		
18-39	30x income	<input type="checkbox"/> Yes	<input type="checkbox"/> No
40-44	25x income	<input type="checkbox"/> Yes	<input type="checkbox"/> No
45-49	20 x income		
50-54	15x income		
55-60	10x income		

Does the client have a bankruptcy filing that has not been discharged? Yes No

Is the client a non-U.S. citizen without a Permanent Resident Card or one of the following visas (E1, E2, E3, Eb5, OPT-F1, H1B, H1C, H2A, H2B, H4, L1, L2, K1, K3, O1, O3, P1, P2, P3, P4, TN/TN1 and V1)? Yes No

Is the client unable to actively work (performing all the usual and customary duties of their job) at least 30 hours per week? Yes No

Is the client permanently disabled? Yes No

Will the policy owner be someone other than the insured? Yes No

Will the beneficiary or beneficiaries be someone other than a spouse/domestic partner, the client's parents or children? Yes No

Within the last five years, has the client been...

- Convicted of a DUI/DWI, reckless driving or had their license suspended or revoked? Yes No
- Convicted of a felony? Yes No
- Denied, postponed, offered a higher premium or refused reinstatement of life insurance coverage? Yes No

Is the client currently on probation or parole? Yes No

Within the last 10 years (unless otherwise noted), has the client had a history of any of the following medical conditions? Yes No

- Alcohol abuse
- Aneurysm
- Brain disorder including Alzheimer's, dementia, Huntington's disease or cognitive impairment
- Cancer (except basal cell skin cancer) that has been diagnosed or treated within the last 10 years
- Chronic opioid or narcotic use
- Connective tissue or immune system disorder including lupus, rheumatoid arthritis or scleroderma
- Diabetes Type 1
- Diabetes Type 2 with A1C of 8 or above within last year or with neuropathy, retinopathy, kidney or heart disease or stroke history
- Drug use within the last five years or daily marijuana use
- Epilepsy/seizures diagnosed within the last five years
- Gastric bypass with the last year
- Heart surgery, bypass, angioplasty, valve repair/replacement, heart attack/myocardial infarction (MI) in the last five years – or in combination with tobacco use, diabetes or stroke – at any time
- HIV/AIDS
- Intestinal disorder including Crohn's disease and ulcerative colitis
- Kidney disease including polycystic kidney disease, chronic kidney disease, dialysis or kidney transplant
- Leukemia or other blood disorder diagnosed or treated within the last 10 years
- Liver disorder including hepatitis and cirrhosis
- Mental disorder including bipolar disorder, post-traumatic stress disorder or schizophrenia requiring treatment with two or more medications, hospitalization or disability
- Multiple sclerosis
- Muscular dystrophy
- Organ transplant candidate or recipient
- Paralysis
- Parkinson's disease
- Peripheral vascular disease
- Polycystic kidney disease
- Pregnant currently with gestational diabetes or pre-eclampsia
- Respiratory disorder including emphysema, chronic obstructive pulmonary disease, tuberculosis or sarcoidosis
- Stomach ulcers
- Stroke or cerebral vascular accident (CVA) within the last 5 years or two or more TIAs

Surgery recommended that has not yet been completed? Yes No

Thought about committing suicide or attempted suicide in the last 10 years? Yes No

Diagnostic test or procedure recommended but not completed or a test completed where the results are not yet known? Yes No

Is the client considered overweight or obese? You can calculate BMI for adult clients using this calculator at [CDC.gov](https://www.cdc.gov) and then refer to the appropriate height/weight guidelines, which vary by gender and age. Juvenile cases have different guidelines. Yes No

Quantum or another product?

Again, if the answer is “yes” to one or more questions, a product other than Quantum could be a better fit.

If you’re unsure, agents can contact F&G Underwriting’s Risk Assessment team at RiskAssessment@fglife.com. They can help you determine whether your client should apply for a fully underwritten product instead.

For Quantum support, please submit a ticket within the Navigator platform.

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