ANNUITIES & LIFE

Experience the Power of Collaborative Thinking

Doing Business with F&G: Annuity Operations Overview

A partnership with us means more than great products. With F&G, you and your clients will experience exceptional service and support. This guide provides a helpful introduction to our application process. Below, you'll find tips and recommendations to ensure a smooth experience and help us deliver outstanding service.

Get in Touch with F&G

Below are the appropriate teams to contact with all of your F&G Life related questions.

	Annuity New Business	Agent Policyholder Services	Annuity Sales
Contact	800.445.6758 Option 1, Option 2 CaseManager@fglife.com	800.445.6758 Option 1, Option 3	866.477.7932 SalesDesk@fglife.com
Services	• Pending Case Status • Suitability Inquiries • Requirements Updates	• Inforce Support • Policy Delivery Receipts	• Sales Illustrations • Product Inquiries • Case Design Consultations

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Fidelity & Guaranty Life Insurance Company

ADV5239 (04-2024)
24-0400

F&G's Application Process

Submitting Business with F&G: We encourage all applications to be submitted via e-App.
Below are all options available to submit an application:

Electronically	Postal Mail	Overnight Mail	Fax
Through e-App available on SalesLink®	Fidelity & Guaranty Life Insurance Company P.O. Box 81497 Lincoln, NE 68501	Fidelity & Guaranty Life Insurance Company 777 Research Drive Lincoln, NE 68521	888.858.4795

Applications will not be accepted via email.

Suitability Process

When selling annuity products, it is important that agents assist clients in determining which products are appropriate for their financial situation based on financial needs and objectives as disclosed by the client during the sales process. It is also very important that agents give clients the information necessary to make well-informed decisions relating to the purchase of an annuity.

We provide a suitability guide on SalesLink to help you understand how our company administers suitability requirements. Carefully following this guide will help expedite your application. The guide is accessible on SalesLink under **Sales Tools > Suitability**.

Virtual Sales

At F&G, we accept web-based, face-to-face video solicitation for resident sales. Please review F&G Virtual Sales Guidelines ADV2082 for detailed instructions.

Large Case Applications

For any application with premiums above the thresholds on certain products, a large case form is needed for approval. Indexed and Traditional Large Premium Form ADMIN5484:

- $2,500,000 for accumulation products or
- $2,000,000 for Fixed Indexed Annuity products with an income rider or
- $1,000,000 for Fixed Indexed Annuity products with a death benefit rider or all other annuity products

Minor/Juvenile Application

We are able to set up an UTMA (Uniform Transfers to Minor's Act)/UGMA's (Uniform Gifts to Minor's Act) annuity. Here are the basic requirements:

- These can only be set up as Non-Qualified annuities on accumulation products only. No income rider products are allowed.
- The Annuitant/owner is the minor child and the ID section should be completed for the custodian, since they are signing the documents and are the legal adult. Then the beneficiary is the minor's estate.
- Parent/guardian should sign on behalf of the minor. Paperwork is signed as adult's name FBO child's name UTMA/UGMA. Suitability must also be completed on the giftor.

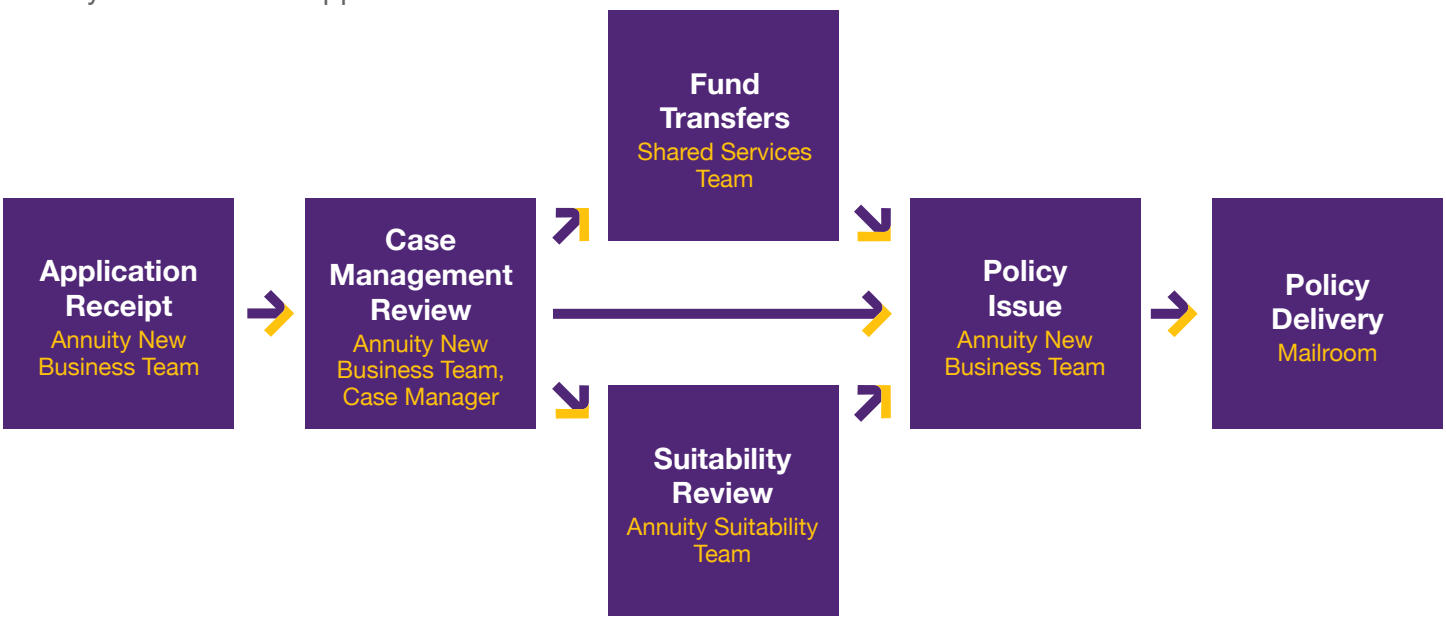
Non-Natural Owners

Here at F&G we are able to set up annuities with Non-Natural Owners such as Trusts, Corporations, LLC's and Partnerships. Our Non-Natural Owner Form, ADMIN5965, will provide more information on each type of ownership.

When submitting an application on behalf of an entity or trust, providing the required documents upfront will help ensure a smooth and efficient policy issue process. Please review our Non-Natural Owner Flyer, ADV2447, for more information on the required documents.

Approve and Issue

Annuity New Business Application Process:



Policy Documents

The policy packet will include the policy pages, delivery receipt, amendment (if applicable), and other helpful information for the client, including how to register for our Policyholder Portal and a welcome letter. F&G mails all policies via overnight mail.

The day after the policy is issued (and through 90 days after issue), electronic annuity policy pages are accessible on SalesLink under **My Business > New Business > Search.** After opening the policy details by clicking on the policy number, refer to the "Documents" tab to find the annuity policy pages. Annuity policy pages can also be accessed under **My Business > Search Inforce Policies** (under Documents tab). The inforce search can be used for any issued policy and must be utilized for policies over 90 days after issue.

Delivery Documents

The standard delivery period is 30 days from the policy mailing date. After 45 days, the policy will be mailed to the customer, and a fine to the agent may be assessed. A $100 fine will apply in some states for not returning the signed delivery receipt in the specified timeframe.

F&G expects that all delivery requirements are returned in a timely manner. If we do not have the required delivery documents, such as the amendment, 60 days after the policy mailing date, we will contact the client directly.

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Submitting Delivery Requirements

Completed delivery requirements can be submitted via mail, fax or email to **FG.Annuity.Requests@nttdata.com.** For email: the attachments must be in PDF or TIFF format only, and the policy number must be included in the email subject line.

Please note: **FG.Annuity.Requests@nttdata.com** is an unmonitored email, intended for submission of delivery requirements for "no touch" image processing only.

Policyholder Portal

Upon issue, clients will have access to F&G Policyholder Portal. This website will provide policy details to clients and allows them to easily submit the most common service requests digitally.

To register:

If they need assistance or do not know their policy number, our customer care team at 888.513.8797 can assist.

Additional Support

Visit SalesLink for all forms, suitability resources as well as access to e-App and to track pending business.

e-App training videos and guides are available on our e-App Help Page:
https://player.vimeo.com/video/411063977

"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.

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