



# Underwriting Guidelines

F&G Quantum<sup>SM</sup>

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

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# General Guidelines

## Eligibility

<b>Eligible ages</b>	<b>0-60</b>
<b>Minimum face amount</b>	<b>\$50,000</b>
<b>Maximum face amount</b>	Issue ages <b>0-17: \$500,000</b> <b>18-60: \$1,000,000</b>
<b>Maximum premium</b>	<b>\$500,000</b> (higher amounts need home office approval)
<b>Underwriting premium classes</b>	<b>1.</b> Preferred Non-tobacco (no tobacco use past 2 yrs) <b>2.</b> Non-tobacco (no tobacco past 1 yr) <b>3.</b> Preferred tobacco <b>4.</b> Tobacco <b>5.</b> Standard (ages 0-17) <b>6.</b> Substandard ratings through Table D/4
<b>State approvals</b>	Residents of all 50 US states are eligible. Residents of Puerto Rico and other US Territories are not eligible.

## Riders

Overloan Protection Rider, Terminal, Chronic, and Critical Illness riders are the only riders available under Quantum.

## Requirements<sup>1, 2, 3</sup>

### ID Verification Tools

Tools that allow us to complete identity verification, spot potential fraud and uncover identity discrepancies.

### Underwriting Details

In lieu of telephone interview for details, we may reach out to you for additional information.

### 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](tel:877.844.5041) Monday to Friday, 8:00 a.m. to 9:00 p.m. CT.

### 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

<sup>1</sup> These 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.

<sup>2</sup> 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.

<sup>3</sup> 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.

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 prescriptions, medical claims, lab history and medical test results as ordered by the proposed insured's physician.

### In Force and Replacements

In-force coverage with F&G issued within the last two years and any applications currently pending should be combined to determine the amount of coverage for requirements. (Total in-force and applied with F&G regardless of duration will determine eligibility.)

**No internal or external replacements allowed.**

## 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/life partner, parent, or grandparent have assumed insurable interest and can be approved as the owner and/or beneficiary. Owner must be age 18 and older and a US citizen.

The following are acceptable primary beneficiary relationships:

Beneficiary Relationships		
Husband	Brother	Life Partner
Wife	Sister	Grandmother
Estate	Fiancé	Grandfather
Trust	Father	Granddaughter
Son	Mother	Grandson
Daughter	Common-Law Spouse	Domestic Partner

**California Only:** All individual beneficiary arrangements listing an individual, estate, trust (with date and name of trust), and Charities with tax ID are acceptable. Not allowed: Pets or non-persons.

## 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.

## Field Underwriting

Field Underwriting is a vital part of the risk selection process. Although we have access to various electronic databases, often these broad pieces of information will not contain the detail needed for underwriting assessment. To avoid unnecessary delays in approval or perhaps even a decline, we rely on the field agent to ask the applicant all the health questions as worded on our application. Any “yes” answer requires details in the detail section. Then 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. 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. The following are examples of the data to be obtained:

Diagnosis	Date last seen	Doctor	Drugs prescribed	Details
Diabetes	10/24/2024	James Smith 112 Radar St Scranton, PA 321.654.9870	Metformin 250 mg	Last A1c 6.2
Obesity	11/23/2024	Dr. Loft 128 Main St. Scranton, PA 321.456.0789	Metformin 250 mg	Lost 36 lbs in past 12 months
Anxiety	7/11/2022	James Smith 112 Radar St. Scranton, PA 321.654.9870	Trazodone 25 mg	Controlled, no related hospitalizations or time lost from work.

Often medications are used for different impairments. It is critical that we know which impairment the client is taking medication for. These details can be the difference between a favorable approval and a decline because we are unable to assess with the information given.

## Common Medical Conditions F&G may accept

The following would be for adults with no comorbid impairment, no residuals, mild, well followed, controlled & stable. Conditions that would require medical records and/or greater than Table 4 rating are better suited for another product.

- ADD/ADHD
- Anemia - Iron Deficiency
- Anxiety
- Arthritis - osteoarthritis
- Asthma
- Atrial Fibrillation - diagnosed > 2yrs ago, controlled on medication, and age < 65 years
- Atrioventricular block 1st and 2nd
- Basal cell carcinoma
- Bell's palsy
- Benign prostate hypertrophy
- Bronchitis - Acute and full recovery
- Celiac disease
- Colitis - not ulcerative & full recovery
- Colon polyp(s) - benign
- Costochondritis
- Cystitis
- Depression - other than bipolar with no hospitalization and no time lost from work
- Diverticulitis/Diverticulosis - full recovery
- Encephalitis - recovered, no residuals
- Endocarditis - recovered, no residuals
- Epilepsy - diagnosed > 5yrs ago, not more than 1 seizure in past year, compliant with medication
- Fibrocystic breast disease
- Fibromyalgia
- Gallbladder - removed and benign
- Gastric bypass - > 1 year after surgery
- GERD
- Gilbert's syndrome
- Graves' disease - controlled
- Guillain - Barre syndrome - recovered no residuals
- Hashimoto's disease - controlled
- Hematuria - resolved or no genitourinary disease
- Hepatitis A - fully recovered
- Hiatal Hernia
- Hyperglycemia or Hypoglycemia - medically monitored and not diabetes
- Hyperlipidemia
- Hypertension - other than Pulmonary Hypertension
- Hyperthyroidism or Hypothyroidism
- Hysterectomy - not due to cancer
- Irritable Bowel Syndrome
- Kidney stones
- Labyrinthitis
- Left Anterior Hemiblock
- Left Posterior Hemiblock
- Legionnaire's Disease - fully recovered
- Lupus - Discoid type >1 year after diagnosis
- Lyme disease - fully recovered
- Marijuana use - less than 4 times per week use and no more than 4 grams per week
- Meniere's disease
- Migraines - full evaluation completed
- Mitral Valve Prolapse
- Mononucleosis - fully recovered
- Myocarditis - single incident and >1 year since full recovery
- Neuritis
- Neuropathy
- Osteoporosis
- Paget's disease of bones - not progressive
- Patent Ductus Arteriosus - fully recovered
- Pericarditis-fully recovered
- Peripheral Vascular Disease - nonsmoker
- Phlebitis - fully recovered
- Polyp - benign pathology
- Prostatitis
- Psoriasis
- Pyelonephritis - fully recovered
- Restless leg syndrome
- Rheumatic Fever - fully recovered
- Right bundle branch block
- Scleroderma of skin only - >2 years after diagnosis
- Sickle cell Trait
- Sjogren's syndrome
- Sleep apnea treated
- Tachycardia - negative cardiac workup
- Transient Ischemic Attack (TIA) - no more than 1 > 6 months and age 46 and up
- Traumatic Brain injury - fully recovered, >6 mos ago
- Tremor - must have negative neurological evaluation
- Urinary Tract infection
- Vertigo - must negative neurological evaluation

## Common Medical Conditions for decline

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 deny coverage. The lists are not intended to be all-inclusive.

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

- Alcohol Abuse
- Aneurysm
- Asthma in applicants under age 6
- Autism in applicants under age 2 or any age and other mental health diagnosis
- 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
- Cerebral Palsy
- Chronic opioid or narcotic use
- Collecting disability benefits or permanently unable to work due to illness or injury
- Connective tissue or immune system disorder including Lupus, Rheumatoid Arthritis or Scleroderma
- Diabetes Type 1 or Type 2 with A1C of 7 or above within last year or with neuropathy, retinopathy, kidney or heart disease or stroke history
- Down's syndrome
- Drug use within the last five years or daily marijuana use
- Epilepsy/seizures diagnosed within the last five year
- Gastric bypass with the last year
- Heart surgery, bypass, angioplasty, valve repair/replacement, heart attack/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
- 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

## Common Non Medical reasons for decline

- Driving without a valid license
- Suspended or revoked driver's license
- DUI/DWI/Reckless driving in last 5 years prior to the application
- Unacceptable residency status in the United States
- 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
- Primary or all income received from outside the United States
- Occupation involves the production, processing or sale of marijuana

# Financial Underwriting

## Personal Insurance

If the total in force and applied for coverage amount on the proposed insured exceeds \$1,000,000, please contact the home office prior to submitting the application. **Total face amounts over \$1,000,000 on Quantum** will require application and underwriting on another product. 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	10

## Non-Working Spouse

The maximum amount of coverage available for a non-working spouse is \$300,000 per primary insured not to exceed wage earner's inforce coverage amount.

## 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. 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.

# 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 51-60	160/95	160/95
	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 51-60	280	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 <sup>1</sup>	No use for 1 year <sup>1</sup>
	<sup>1</sup> 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 home office if you have any questions.

# Build Chart (Ages 16-50)<sup>1</sup>

Height	Male Max Weight		Female Max Weight	
	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

<sup>1</sup> For ages 51-60, add 5 pounds.

## Adult Minimum/Maximum Height and Weight<sup>1,2</sup>

Height	Minimum – lbs.	Maximum – lbs. Table D 200%
4'8"	74	198
4'9"	77	205
4'10"	79	212
4'11"	82	220
5'0"	85	227
5'1"	88	235
5'2"	91	243
5'3"	94	251
5'4"	97	259
5'5"	100	267
5'6"	103	275
5'7"	106	284
5'8"	109	292
5'9"	112	301
5'10"	115	310
5'11"	119	319
6'0"	122	328
6'1"	126	337
6'2"	129	346
6'3"	133	355
6'4"	136	365
6'5"	140	375
6'6"	143	385
6'7"	147	394
6'8"	151	405
6'9"	154	415
6'10"	157	425
6'11"	160	427
7'0"	164	440

## Juvenile Height/Weight

A juvenile's height (length) and weight (pounds) must be accurately reported. Guessing may result in delays or adverse action. 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.

<sup>1</sup> For ages 51-60, add 5 pounds.

<sup>2</sup> Other health factors may affect final underwriting decision.

## Foreign National and Residency Guidelines

For non-US citizens, the maximum face amount is \$500,000.

Non-U.S. citizens with 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) are eligible for the Quantum product. Individuals who do not possess one of these visas and are not a US citizen or legal permanent resident are not eligible for this product.

- Acceptable permanent resident card and VISA holders must have resided in the U.S. six consecutive months in the past year and plan to stay in the U.S. permanently.

Accelerated Death Benefit for Critical Illness, Chronic Illness and Terminal Illness are available through Table D, subject to state specific regulation.

All categories must also comply with the following requirements:

- a. Application must be taken and must be completed in the U.S.
- b. Policy must be delivered in the United States (no Power of Attorneys).
- c. Funds must be from a U.S. financial institution and in U.S. dollars.
- d. Proposed Insured and Owner must have a physical U.S. address.
- e. Dependents seeking coverage must reside in the U.S. on a permanent basis.
- f. Income must be earned and reported within the United States.

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

Underwriting may run identification validation database searches and request additional documentation to verify that criteria are met.

### Proof of identity

Underwriting may request an ID that will provide identity verification. 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



Contact your [\*\*Life.Sales@fglife.com\*\*](mailto:Life.Sales@fglife.com) with any questions.

**800.445.6758**

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"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.

