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F&G Offers “Exam-Free” Underwriting Through the End of April!

As we all navigate this rapidly-changing environment, F&G is working to stay ahead and ensure we have processes in place that help your clients and support your business. Federal guidelines now recommend that social distancing policies remain in place through **April 30**. This drastically changes your clients' ability to safely and reliably complete paramedical exams as part of their insurance application. As a response, F&G is implementing a new underwriting process.

Exam-Free underwriting will apply to applicants ages 0-50 and applying for \$1,000,000 or less of coverage:

- F&G will not order or allow paramedical exams to be completed on these applicants
- When an offer can be made, the applicant will receive a rating¹ of one of the following:
 - Preferred
 - Standard
 - Table B (2)
- A brief telephone interview will be required for many applicants, and an APS will be ordered when needed
- For clients issued at a Table B rating: After the one-year policy anniversary, the client is welcome to complete the paramedical exam and apply for rate reconsideration

Pending applications submitted prior to April 1:

- If exams have been requested and the client is able to complete the exams, please proceed in scheduling and completing the medical requirements
- If exams have been requested and the client is unable to complete the exams or the exam cannot be scheduled, please contact F&G Life New Business to request the application be considered or free exam-free underwriting.



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Special Notes:

- For more information about alternate options for clients who require exams, please review our [FAQ](#).
 - For applications on clients over age 50 or for more than \$1,000,000 of death benefit, medical requirements will be needed. We will extend the deadline for the exam up to 30 days if requested.
 - Exam-Free underwriting is available only to U.S. citizens and permanent residents at this time.
- F&G has enhanced capabilities to support your business from end to end, including virtual solicitation and remote delivery options. Please click [here](#) to learn more!
- For questions about our process and your pending business, please contact F&G life new business at lifecasemgmt@fglife.com

Learn More in Our Webinar

[Click here](#) to watch the replay of our 'Exam-Free' Underwriting webinar.

¹ Select F&G IUL products offer non-medical underwriting for ages 0-45 and less than \$150,000. For applicants within this non-medical program, preferred rates are not available and a table rating higher than Table B may be offered.

"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.

