



NON-MEDICAL UNDERWRITING ON FG LIFE-ELITE®

1. Who qualifies for the non-medical underwriting on FG Life-Elite? Applicants must meet both of these criteria:

- Issue Age 0-45 (age last birthday)
- Issue Face Amount \$50,000-\$149,999

2. What is the minimum issue face amount for FG Life-Elite?

- The minimum issue face for FG Life-Elite is \$50,000. This is a product minimum, not exclusive to non-medical business.
- For issue ages 0-45 and a face amount of \$50,000 through \$149,999, our non-medical underwriting will be utilized.
- For issue ages 46-75 at any face amount (\$50,000 and above), our general underwriting guidelines will be applied.

3. Does the coverage limit (maximum of \$149,999) include inforce Fidelity & Guaranty Life policies?

- Yes. To qualify for non-medical underwriting, the client must have less than \$150,000 in total Fidelity & Guaranty Life coverage, including applied for and inforce policies across all life products.

4. Can a client receive a preferred rating for non-medical underwriting? Can a client receive a table rating? Is the non-medical underwriting accept/reject?

- Non-Medical Underwriting is available up to a Standard Rate Class. Preferred Rates are not available on non-medical business.
- Applicants can be approved up to Standard Rates. A sub-standard or table rating through a Table 8 can also be offered.
- This is not accept/reject underwriting.

5. Can a client who is eligible for non-medical underwriting, choose to go through full underwriting?

- No, if a client meets the criteria for non-medical underwriting (Issue Age 0-45 and Issue Face Amount \$50,000-\$149,999) he/she will automatically be considered under the non-medical guidelines.
- The agent should not order any medical requirements for clients who are eligible for non-medical underwriting.

6. Can the client be approved and be issued a policy under the non-medical underwriting guidelines and then receive rate reconsideration in the future to be approved at Preferred rates? (i.e. client is now 45, and would like to apply for a rate change at age 46)

- No, all business that is approved through the non-medical underwriting program cannot later be considered for rate reconsideration to a preferred rate.

7. Can an application that was submitted under fully-underwritten guidelines be switched to non-medical after submission?

- Yes, with new application paperwork. If a client, 45 or under, applies for more than \$150,000 and then decides he/she would like a lower face amount (between \$50,000 and \$149,999) we can reconsider the client under the non-medical guidelines. This would need to occur prior to receiving an underwriting decision, and a new application and all required paperwork would be necessary for this change.

8. Is there a special application or form needed for non-medical business?

- Please use the standard application for all clients, there is no separate application needed for non-medical business. Complete all sections of the application, including the medical questions.
- There is no special request or form required for non-medical underwriting. These guidelines will be automatically applied to all applications that meet the eligibility requirements.

9. What are the new business requirements for non-medical applications?

In addition to any state specific requirements, please submit:

- Fully Completed Life Application
 - Effective and thorough field underwriting is critical to ensure efficient processing

- HIPAA Authorization for the Release of Medical Information
- All pages of a signed Illustration, or Statement In Lieu of Illustration (subject to state regulations)
- Initial premium payment with application (“cash with application”) or completed monthly draft form with authorization to draft initial premium. No “cash on delivery” applications are accepted for non-medical business.

10. What is initially not required for non-medical applications?

- No blood work
- No home office specimen
- No paramedical exam

11. Will Fidelity & Guaranty Life order any additional underwriting requirements for non-medical applications?

- All non-medical applications are reviewed and assessed by an underwriter.
- For all non-medical business, the underwriter will order:
 - MIB Database check
 - Motor Vehicle Records
 - Prescription Check
- Based on the information provided in these reports, as well as the application, the underwriter may also request:
 - Telephone Interview
 - Attending Physician Statement (APS)

12. What life riders are available on non-medical business? (Subject to state availability)

- Accelerated Benefit for Terminal Illness*
- Accelerated Benefit for Critical Illness*
- Over Loan Protection Rider*
- Waiver of Monthly Deduction Rider
- Accidental Death Benefit Rider
- Child’s Level Term Insurance Rider
- Ultimate Income Rider
- Please note, fully underwritten riders are not available on non-medical business including the Spouse Term Life Insurance Rider (Other Insured Rider) and the Primary Insured Term Life Insurance Rider (Level Term Rider).

13. How does the client pay the initial premium for non-medical business?

- All non-medical applications must be received with an initial premium check (“cash

with application”) or with the Pre-Authorized Check (PAC) Authorization Form indicating approval to draft for the initial premium.

- Please note, if a specific premium draft date is selected, the issuing of the policy could be delayed.
- No cash on delivery business will be accepted for the non-medical program.

14. Are there any changes in cap rates for non-medical policies versus fully underwritten policies? Are the illustrated rates the same?

- Yes, there are different caps on non-medical business as compared with fully underwritten business.
- Illustrated rates will also be different, as the illustrated rate is impacted by current cap rates.
- Please refer to the current interest rates and cap rate information available on Saleslink.

15. Is non-medical business included in consideration for the Power Producer Program?

- Yes! All life production up to target premium will earn points towards qualification in the Power Producer Program – this includes non-medical business! Please refer to the Power Producer information available on SalesLink for details and product eligibility.

16. Where can I find more information about the non-medical underwriting program?

- Please visit our agent website, SalesLink, to obtain:
 - General Underwriting Guidelines
 - Underwriting Requirements (Age & Amount Chart)
 - Current Interest Rates and Cap Rates
 - Non-Medical Underwriting Instruction Guide
 - Illustration Software

***Optional benefit riders may not be available in all states.** Some riders are subject to additional charges. Additional restrictions and limitations apply; see policy for complete details. The Critical Illness Benefit and Terminal Illness Benefit may be subject to an administrative fee of up to \$500 upon election, in some states. Consult a tax advisor before exercising benefits. The Overloan Protection Rider has an administrative fee of up to 5% of the account value at the time the rider is exercised.