



## Message from Agency Services

# AGENCY SERVICES BULLETIN

### Requests to Reconsider Agent Applications

**Fidelity & Guaranty Life Insurance Company** values the vital part that our agents play in offering our products to the marketplace. We're excited to receive requests from new agents for appointment and remain committed to helping them succeed in the application review process. Even to the point of reconsidering denials when occasions might arise such as the need for new or supplemental information from applicants.

However, there are limits as to what types of applications for appointment we will reconsider. This message is to remind you of what situations will not be reconsidered.

### **FGL will not reconsider applications for appointment that have been declined for the following reasons:**

1. The applicant is the subject of an open or pending investigation.
2. We discover that information required in the application was not disclosed.
3. The applicant was the subject of a valid complaint within three years of the application.
4. The applicant has been fined an amount of \$2,000 or more regarding his or her business practices.
5. The applicant has been convicted of a felony.
6. The applicant has been found in any proceeding to have engaged in fraud or misrepresentation.

We very much value and welcome new agents, but not at the risk of lowering our standards - the same standards that you have come to expect from us. Hopefully this message saves you valuable time when dealing with agents requesting to have applications reconsidered.

We thank you for your continued business and support. Feel free to contact us directly at [Contracting.Support@fglife.com](mailto:Contracting.Support@fglife.com) with any additional questions.

"FGL" when used herein refers to Fidelity & Guaranty Life, the marketing name for Fidelity & Guaranty Life Insurance Company issuing insurance in the United States outside of New York. Annuity contracts issued by Fidelity & Guaranty Life Insurance Company, Des Moines, IA.

For Producer Use Only – Not For Use In Solicitation to Consumers