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## F&G Continues Exam-Free Underwriting

In line with the slow relaxation of social distancing policies, Exam-Free Underwriting remains in effect. We will continue to monitor the circumstances surrounding social distancing guidelines and recommendations, making adjustments as needed.

We will continue the enhancements we have made to maximize underwriting reviews and potentially improve ratings.

### **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 rating<sup>1</sup> 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
- After completion of the telephone interview, approved applicants will be offered standard or table B rates
- 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



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## Special Notes:

- For applicants over age 60 who receive an Table 5 (E) or higher rating, F&G will postpone the offer for these clients.
- 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](mailto:lifecasemgmt@fglife.com)

## Learn More

[Click here](#) to see our Q&A on our Exam-Free Underwriting, Remote Policy Delivery Options and Solicitation Via Virtual Sales.

<sup>1</sup> 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.