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COVID-19 FAQs

All of your questions answered in one place.

We know it's been a trying time for many. The coming weeks may bring additional challenges as our communities deal with the evolving impact of the COVID-19 outbreak. Rest assured that F&G is financially strong and well positioned for the long term. Our products are working as designed, meaning you are protected from market declines and can rely on the promises we have made to you.

General Questions:

Q: Given the low rate environment, is my money with F&G safe?

A: F&G is financially strong and well positioned for the long term. Our products are working as designed, meaning our policyholders are protected from market declines and can rely on the promises we have made.

We are encountering unprecedented times, and it's an opportunity to reach out to your agent to walk through the impact the current environment may have on your life policy or annuity contract.

Q: Is F&G going about business as usual?

A: Yes, F&G has taken the appropriate measures to continue business as normal as possible, while ensuring the safety of our employees and limiting the impact to our clients.

Q: Will F&G be making any exceptions for COVID-19 (similar to those made for a natural disaster)?

A: F&G understands the impact that COVID-19 is having on our nation and will work with each state's Department of Insurance to accommodate any relief extended to our policyholders. This may include extra time to make life insurance payments, submit reallocation requests on annuity contracts, or decisions related to annuity contract renewals.



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Annuity Specific:

Q: Will F&G be allowing penalty-free surrenders in the first contract year (FIA only)?

A: Our fixed indexed annuities allow penalty-free withdrawals after the first contract year. We will not be making any adjustments or exceptions to this contract provision.

Life Specific:

Q: Will F&G be waiving premium payments?

A: F&G understands the impact that COVID-19 is having on our nation and will work with each state's Department of Insurance to accommodate any relief extended to our policyholders. This may include additional time to make life insurance payments to prevent lapse in coverage. We will not be waiving premiums.

Q: Can I take a loan or surrender my policy should i need to access these funds?

A: Please reach out to your agent to discuss what options are best for you during this time.

"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.