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# Process Updates as a Response to COVID-19: Life Business

We are here for you and your clients, every step of the way.

## Point of Sale

F&G supports “virtual sales” for all resident sales (life & annuity). We simply ask that you follow a couple best practices:

- Solicit via a video conferencing platform. Phone sales are not permitted.
- Client must be located in their resident state during solicitation and application signing. Application forms must be for that resident state, and the agent must be licensed accordingly in that state.
- F&G e-App provides tools to assist in appropriate virtual solicitation, including:
  - Attaching a screenshot of the client holding their identification
  - Ability to email a link for the client to complete signatures remotely. The agent is not to sign on behalf of the client and should be witnessing the signatures.

Please review our [Virtual Sales Guidelines](#) to learn more.

## Delivery

We recognize that social distancing may create challenges for how you deliver policies to your clients. F&G has enhanced options to support remote delivery<sup>1</sup>, in addition to the process you may have implemented in your business:

- Agents can forward policies to their client by mail.
- Agents may request a policy be mailed directly from F&G to the client. This should be noted in the “special instructions” section on e-App at the time the application is completed. It can also be requested on pending business by contacting Life New Business at [lifecasemgmt@fglife.com](mailto:lifecasemgmt@fglife.com)
- F&G Case Managers will assist by providing the documents and support you need to successfully deliver the policy to your client remotely
- For policies with outstanding delivery requirements (e.g., amendments, PAC/monthly draft forms and delivery receipts), we will accept a PDF, photocopy or photo of the signed documents emailed to [deliveryrequirements@fglife.com](mailto:deliveryrequirements@fglife.com)
- Thank you in advance for your patience as we issue and mail your client’s policies as quickly as possible during this crisis period.





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## Existing Clients

- Customers are encouraged to use our [Policyholder Portal](#) to review their inforce policies and easily submit requests for service.
- F&G [living benefit riders](#) (Accelerated Benefit for Critical, Chronic and/or Terminal illness) can support clients who experience a covered illness or medical condition. While the riders do not specifically apply to a COVID-19 diagnosis, if the illness results in a covered critical illness, a terminal diagnosis or permanent impairment of the activities of daily living, the client could choose to exercise the rider.
- 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.
- For more information on our COVID-19 response, please view our [FAQ](#).

## Learn More

[Click here](#) to watch the replay of our virtual sales and remote delivery webinar.

<sup>1</sup> Remote delivery is only in the state of policy issue.

"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.

