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# General Underwriting Guidelines

“F&G” is the marketing name of Fidelity & Guaranty Life Insurance Company issuing insurance in the United States outside of New York.

For more information, please visit [fglife.com](http://fglife.com) or call 800.445.6758  
New Business and Underwriting: option 2 then option 1  
Policyholder Services: option 2 then option 3

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# General Guidelines

## Authorized Paramedical Companies

The companies listed below are authorized to perform paramedical on behalf of Fidelity & Guaranty Life:

- American Para Professional Systems, Inc. (APPS)

Go to <http://www.appslive.com>

Select **Menu**

Select **Office Locator**

Perform location search to obtain the address and contact information of the relevant office

- ExamOne:

800.768.2071

CSG.4@ExamOne.com

<https://www.examone.com>

## Authorized Attending Physician Statement (APS) Retrieval Company

Attending physician statements will only be ordered by the F&G Underwriting department. You may check the status of an ordered APS on SalesLink or through the Intellisys site available through our vendor, ExamOne. You do not need to login or have an account with ExamOne to use this tool for status checks: <https://status.sbsikc.com/callcenter/OrderStatusC1.htm>

## Authorized Telephone Interview Companies

The company listed below is authorized to perform telephone interviews on behalf of Fidelity & Guaranty Life:

- CRL Plus

Call 877.844.5041 Monday to Friday, 8:00 a.m. to 9:00 p.m. CT.

## Explanation of Underwriting Tools

### Blood Tests

ExamOne Laboratory performs the testing. Appointed paramedical services can obtain the venous blood draw. Fasting is recommended but not required.

### Home Office Urine Specimen (HOS)

An HOS is required with all medical and paramedical examinations.

### Resting Electrocardiogram (EKG)

Appointed paramedical services can obtain EKGs.

### Motor Vehicle Reports (MVR)

An MVR may be required and is ordered online by the Underwriting Department.

## **MIB, Inc. (MIB)**

An MIB report may be required and is ordered online by the Underwriting Department. MIB is a not-for-profit corporation whose membership consists of life and health insurance companies in the U.S. and Canada. Its mission is to keep insurance premiums affordable for all consumers by helping the industry root out fraud and prevent anti-selection.

## **Credit and Public Records Based Insurance Score (CR, MVR and Public Record Info)**

CR, MVR and Public Record Info is a consumer-based credit behavior score provided through LexisNexis which tracks specific credit behavior attributes along with public records and motor vehicle history shown to correlate with mortality risk.

## **Prescription Drug, Lab History and Medical Test Results Database**

### **(RX, Lab and Medical Claims Info)**

RX, Lab and Medical Claims Info is a report of current and past prescription and lab history along with medical test results as ordered by the proposed insured's physician. This requirement will show as RX Check and Lab Hx in the charts on page 16 & 17.

## **InstantID® (IID)**

Service allows us to complete identity verification, spot potential fraud and uncover identity discrepancies.

## **Examinations**

Paramedical exam requirements should be arranged through one of the authorized exam companies. See page 5 for the list of contact information. For underwriting guidelines on examinations by age and face amounts, please see the charts on page 16 and 17.

## **APS Ordering Guidelines**

F&G will order the APS when the underwriter needs more detailed and technical information regarding an applicant's medical history to accurately assess the mortality risk. For APS underwriting guidelines by age and face amounts, please see the charts on page 16 and 17.

## **Inspection Reports**

Inspection reports include telephone interviews and searches on electronic databases. For underwriting guidelines on inspection reports required by age and face amount, see the charts on page 16 and 17. Underwriting may order a phone interview, or electronic inspection report, on any application to clarify or verify information obtained from other sources.

## **Ownership and Beneficiary**

The owner of a life policy must have an interest in the continued life of the insured and suffer a financial loss resulting from the untimely death of the insured. It is acceptable to name the spouse, parent, child, sibling or grandparent as beneficiary. When someone else is named beneficiary, or any time the owner is other than a Proposed Insured age 18 and older, the agent should submit an explanation with the application.

## Business Insurance

When a business is listed as the owner and the beneficiary on the application, provide information regarding the purpose of the coverage, business configuration, financial structure, business valuation and overall make-up of the business seeking coverage. Also, form ADMIN2822 is required for all business cases.

## Stranger-Owned Life Insurance (STOLI) contracts will not be issued.

This is a transaction in which a life insurance policy is purchased for the primary purpose of transferring the policy's death benefits to investors who have no insurable interest in the life of the insured.

## Cash with Application

F&G allows money to be collected with all applications; however, the Company's liability is limited to \$500,000 subject to the terms of the Conditional Receipt.

## Exam-Free Underwriting

An underwriter reviews and assesses all life insurance applications to determine appropriate insurability and rating. A signed HIPAA form must be submitted with all applications. F&G offers Exam-Free Underwriting for eligible applicants as outlined below:

- Issue Age: 0-60
- Issue Face Amount: Through \$1,000,000<sup>1</sup>

<sup>1</sup> For applicants who are not U.S. citizens or not Permanent Resident Cardholders, Maximum Issue Face Amount for Exam-Free: \$300,000. In Puerto Rico, Exam-Free Underwriting is available for applicants age 0-45 who are applying for less than \$150,000.

A paramedical exam should not be ordered for applicants in the Exam-Free program.

The following requirements will be ordered by F&G. Any or all of these requirements may be used and will vary by age and face amount. Refer to pages 16 and 17 for additional details:

- MIB, Inc. report (MIB)
- Motor Vehicle Report (MVR)
- Credit and Public Records Based Insurance Report (CR, MVR and Public Record Info)
- Prescription Drug, Lab History and Medical Test Results Database (RX, Lab and Medical Claims Info)
- InstantID® (IID)

For many applications, a telephone interview will also be ordered following the initial Underwriting Review.

In rare situations, F&G may request additional information or requirements, if necessary. This could include paramedical exams, blood tests, fluid collections and attending physician statements.

## Additional Exam-Free Considerations

- The \$1,000,000 (or \$300,000 for non-U.S. citizens) limit applies to total amount inforce and applied for within F&G.
- Exam-Free-eligible applicants do not have the option to complete a paramedical exam, as this will not improve their rate class. F&G may charge the agent for unnecessary paramedical exam expenses.
- Certain age and face amounts are excluded from Preferred consideration. See page 16 for details.
- Applicants who do not qualify for Preferred or Standard rates may be approved at Express Standard Tobacco and Express Standard Non-Tobacco rates. This option allows F&G to make a fair and appropriate offer to the client without medical requirements and is priced accordingly.
  - Express Standard Class is used when a health condition does not fall within standard parameters or when individuals 45 - 60 have not seen a medical professional in the previous 3 years.

After the Underwriting Review, F&G will communicate with the writing agent to advise of additional requirements, if needed. Thorough, accurate and detailed information on the application, including prescription history, will assist F&G in reviewing the application quickly, and often without additional requirements.

## Importance of Field Underwriting

Field Underwriting is a vital part of the risk selection process. For all life applications, please ask the applicant all the health questions as worded on our application. Accurately and completely record the answers provided by the applicant on the application. Please provide the name, address and phone number of the applicant's personal physician. Any "yes" answer requires details in the detail section. Record the exact impairment, diagnosis date and last seen date, plus the name and address of the physician. For medications, please provide a complete and accurate list of medications the applicant is taking. Please indicate the reason the applicant is taking the medication, as some medications can be prescribed for different conditions. Also, provide the dosage and date of last fill.

## Time Limit for Completing Underwriting Requirements

F&G will only accept paramedical exams from other insurance companies on the following basis:

- The exams must have been performed within 365 days of the F&G application date, and the exam type must be equivalent or greater than the paramedical exams as required by F&G guidelines. For more information on the required exam types, please see the Examinations section on page 6.
- HOS/blood will be accepted within 365 days from the F&G application date.
- Resting EKGs will be accepted up to 365 days from the F&G application date.
- Inspection reports will be accepted up to 365 days from the F&G application date.

F&G will accept exam results, labs, EKGs (resting and stress) and inspection reports from another insurance company as long as they meet F&G's company standards. All Part II questions must be answered,



including the Medical History questions on the F&G applications. Any exams that have been reviewed and accepted from other insurance companies will be deemed as an amendment to the F&G application. A new exam or inspection report may be requested by underwriting based on information developed during the underwriting process.

## **Non-Working Spouse**

The maximum amount of coverage available for a non-working spouse is \$1,000,000 per primary insured not to exceed wage earner's inforce coverage amount. If the coverage amount sought for non-working spouse is greater than \$1,000,000, underwriting should be consulted for individual consideration.

## **Juvenile (age 15 days through 17 years)**

Juvenile insurance is frequently sold as part of a combined financial plan of savings and insurance. Insurance is purchased on the lives of dependent children in anticipation of future insurance needs, which could include savings, education and/or protection of future insurability. Juvenile insurance should be a part of an overall family insurance program which includes life insurance on the parents and siblings.

## **Juvenile Underwriting Criteria**

- Juveniles can have up to 50% of the amount of coverage their parent has up to a maximum of \$1,000,000 per primary insured. Individual consideration is the basis for amounts over the maximum.
- To avoid delays in the processing of the application, include details about the parents' coverage: life insurance coverage amount and name of carrier. Group insurance through work should not be included.
- All children should be covered for similar amounts.
- An insurable interest must exist between the juvenile and the owner/beneficiary.
- Parents and grandparents have an apparent insurable interest. Any other arrangement must be explained in a cover letter.
- The application must be signed by the owner, the custodial parent if different than the owner, and insured juveniles ages 15-17.

## **Cover Letters**

A strong cover letter can provide the agent with the opportunity to offer any additional information on behalf of the applicant that could be vital to the underwriter's decision to issue coverage. Cover letters are especially helpful when the amount applied for or ownership and the beneficiary are outside F&G's typical parameters.

### **What to Include**

A cover letter for personal and business insurance should provide a full explanation of the reason for the sale, purpose of the coverage and how the coverage amount was determined, along with information about premium and funding sources.

# Financial Underwriting

## Large Case Applications

A large case is defined as:

- F&G life application for \$4,000,000 or higher in issue face amount
- F&G life application with \$100,000 or greater in planned annual premium, unless a 1035 exchange

These important applications necessitate some special handling throughout the case management and underwriting process. The Large Case Transmittal Form, ADMIN 5481, is a key component of this process. This form will provide the F&G team critical information about the application. The writing agent needs to complete and sign the form in order for F&G to complete the review process.

In addition, an F&G illustration demonstrating the intended case design is required as part of the review process for large life case applications. If a Statement in Lieu of an Illustration is accepted in the state of sale and is used for the application, the full illustration (does not need applicant signature in these instances) will also need to be submitted with the Large Case Transmittal Form in order to complete the review process.

## Personal Insurance

Life insurance is used primarily as income replacement or, at times, the amount of insurance applied for is determined by the planned premium contributions based on the client’s budget. The charts below outline the basic parameters F&G may consider for each of these scenarios.

### Income Replacement Table

Age	Multiplier to income (income replacement)
20 – 24	30
25 – 29	30
30 – 34	30
35 – 39	30
40 – 44	25
45 – 49	20
50 – 54	15
55 – 59	12*
60 – 69	10*
70 & over	5*

\* Additional financial details supporting the client’s needs, including Net worth, may be provided for consideration of a higher death benefit.

### Premium to Income (Earned and Unearned) Ratio

The percent of income allocated to insurance should be considered in the context of the applicant’s financial expenses and budget. The chart below can be used as a guide to address the annual premium contribution for life insurance.

Net Worth	Acceptable Ratio of Premium to Income
Less than or equal to \$5 million	Up to 25%
Greater than \$5 million; up to \$10 million	Up to 40%
Greater than \$10 million	Up to 60%

## Underwriting Reinsurance and Issue Limits

F&G Retention Limit		
	Issue Age	Rating: Preferred Through Table H (Table 8)
Applies to all plans	0-80	\$1,000,000

  

F&G Automatic Reinsurance Binding Limit		
	Issue Age	Rating: Preferred Through Table H (Table 8)
Applies to all plans	0-80	\$10,000,000

  

F&G Jumbo Limit		
	Issue Age	Rating: Preferred Through Table H (Table 8)
Applies to all plans	0-80	\$20,000,000

## Preferred Underwriting Criteria

- No ratable conditions
- Preferred rates are not available for all products and all ages/face amounts. Refer to pages 16 and 17.
- Preferred may be available for certain aviation and avocation activities at the appropriate flat-extra rating
- No more than one death of a parent or sibling prior to age 60 from cardiovascular disease, breast cancer, colon cancer, melanoma, ovarian cancer, pancreatic or prostate cancer. Family history of breast, ovarian and prostate cancer may be disregarded in applicants of the opposite gender.
- No more than two moving motor vehicle violations in the last three years, and no Driving While Intoxicated (DWI) or Driving Under the Influence (DUI) offenses within the last five years
- No tobacco use, including nicotine substitutes, e-cigarettes, and vaping within the last 24 months to receive the Preferred Non-tobacco rates
- No personal history of cancer (except for certain skin cancers), diabetes or heart disease
- No history of alcohol or substance abuse
- Certain impairments may not qualify for Preferred status (examples include: psychiatric disorders, diabetes, rheumatoid arthritis and certain respiratory disorders). Other impairments may require additional information before a decision can be made. Please consult with your underwriter if you have any questions.
- Certain characteristics, such as citizenship, residency, foreign travel, military duties, aviation and avocation, can affect availability of Preferred classes.
- Database results must be within acceptable parameters for Preferred consideration.
- The following Preferred classes are available: Preferred Non-tobacco and Preferred Tobacco

## Blood Pressure Limits

	Blood Pressure Untreated <sup>2</sup>	
	Preferred	Standard
Max. for Ages 18-50	150/90	155/95
Max. for Ages 51-65	160/95	160/95
Max. for Ages 66+	160/95	165/95

<sup>2</sup> Treatment being received for high blood pressure conditions may be allowed as long as the current and historical blood pressure averaged over the last two years meets the stated parameters.

## Family Medical History Guidelines

	Family History	
	Preferred	Standard
Applicant's natural birth parents (father & mother) and siblings	One Coronary Artery Disease or Cancer <sup>3</sup> death prior to age 60	Not Applicable

<sup>3</sup> Breast, colon, melanoma, ovarian, pancreatic or prostate. Family history of breast, ovarian and prostate cancer may be disregarded in applicants of the opposite gender.

## Cholesterol Limits

	Cholesterol Level	
	Preferred	Standard
Ages 18-50	260	261-300
Ages 51-65	280	281-300
Ages 66+	300	300
Cholesterol Treatment	Yes <sup>4</sup>	Yes <sup>4</sup>
Cholesterol/HDL Ratio	7	8

<sup>4</sup> Accepted as long as the current and historical cholesterol levels averaged over the last two years meet the parameter.

## Tobacco Guidelines

	Tobacco Usage	
	Preferred	Standard
Abstinence Period (yrs) <sup>5</sup>	2 years <sup>5</sup>	1 year <sup>5</sup>

<sup>5</sup> No use of any tobacco or nicotine-based products and the applicant must not test positive for nicotine in urine or saliva. Nicotine-based products include nicotine gum, the nicotine patch, vaping, etc.

Additional Warning: Tobacco users have demonstrated significantly higher mortality rates based on insurance company statistics. Consequently, F&G will treat misrepresentation of the tobacco use question in the same manner as we would any significant misrepresentation. If misrepresentation is discovered during the contestable period, F&G will seek to rescind the policy and deny the entire death benefit.

# Build Chart

Build Chart (Age 16 - 50) <sup>6</sup>				
Height	Preferred		Standard	
	Male Weight	Female Weight	Male Weight	Female Weight
4'8"	166	152	183	167
4'9"	170	155	187	171
4'10"	174	157	191	173
4'11"	178	160	196	176
5'0"	182	163	200	179
5'1"	186	166	205	183
5'2"	190	169	209	186
5'3"	196	174	216	191
5'4"	202	179	222	197
5'5"	207	183	228	201
5'6"	213	189	234	208
5'7"	217	193	239	212
5'8"	223	198	245	218
5'9"	228	202	251	222
5'10"	235	208	259	229
5'11"	241	214	265	235
6'0"	248	221	273	243
6'1"	253	225	278	248
6'2"	260	232	286	255
6'3"	267	237	294	261
6'4"	276	246	304	271
6'5"	284	253	312	278
6'6"	293	261	322	287
6'7"	301	268	331	295
6'8"	308	274	341	308
6'9"	315	282	349	316
6'10"	325	288	359	326
6'11"	336	293	369	336
7'0"	345	298	378	345

<sup>6</sup> For ages 51-65, add 5 pounds. For ages 66 and up, add 10 pounds.

**Minimum/Maximum Height/Weight**

Height	Minimum – lbs.	Maximum – lbs. Table H 300%
4'8"	74	207
4'9"	77	214
4'10"	79	222
4'11"	82	230
5'0"	85	238
5'1"	88	246
5'2"	91	254
5'3"	94	262
5'4"	97	270
5'5"	100	279
5'6"	103	288
5'7"	106	296
5'8"	109	305
5'9"	112	314
5'10"	115	324
5'11"	119	333
6'0"	122	342
6'1"	126	352
6'2"	129	362
6'3"	133	372
6'4"	136	382
6'5"	140	392
6'6"	143	402
6'7"	147	412
6'8"	151	423
6'9"	154	433
6'10"	157	443
6'11"	160	454
7'0"	164	465

## Juvenile Height/Weight

It is important to record the current height and weight on the application. Assessing the mortality risk for juvenile height and weight is based on percentiles in the growth charts established by the World Health Organization (WHO) – infant through 24 months – and the Centers for Disease Control and Prevention (CDC) – 2 years through age 16. Generally, children between the 5th and 104th percentile are eligible for standard consideration. Children greater than the 114th percentile are likely to be declined.

Refer to the CDC and WHO websites for growth charts and a healthy weight calculator.

## Underwriting Requirements by Age and Face Amount

Inforce coverage with F&G (issued within the last two years) and any applications currently pending should be combined to determine the amount of coverage for requirements.

Additional Considerations:

- Exam-Free Underwriting: Eligible applicants are highlighted in the chart below. All clients age 60 and under, applying for \$1,000,000 or less, are considered under our Exam-Free Underwriting program.
  - A paramedical exam should not be ordered for these applications.
  - A telephone interview will be required for many applicants. After the Underwriting Review is complete, F&G New Business will advise of the need for a phone interview or any additional requirements.
  - For applicants who are not U.S. citizens or not Permanent Resident Cardholders, the maximum amount for Exam-Free is \$300,000.
  - In Puerto Rico, Exam-Free Underwriting is available for applicants age 0-45 who are applying for less than \$150,000.
- Telephone Interview and Large Case Transmittal Form: Required at \$2,000,000 and above
- Attending Physician Statement (APS): Required for age 0-17 over \$500,000; 18-40 over \$3,000,000; 41-60 over \$2,000,000, age 61-69 over \$1,000,000; age 70 and up all amounts
  - F&G New Business orders the APS in all situations.
- F&G may request additional information or requirements, if necessary, including for applicants within the Exam-Free program. This could include paramedical exams, blood tests, fluid collections and attending physician statements.

# Underwriting Requirements by Age and Face Amount

## F&G Pathsetter®

Amounts	Age 0-17 <sup>1</sup>	Age 18-40 <sup>1</sup>	Age 41-45 <sup>1</sup>	Age 46-50 <sup>1</sup>	Age 51-60 <sup>1</sup>	Age 61-65 <sup>1</sup>	Age 66-70 <sup>1</sup>	Age 71-80 <sup>1</sup>
<b>\$50,000-\$149,999<sup>1</sup></b>	MVR (ages 16-17) Juvenile Rates	RX Check, MVR Not eligible for Preferred Rates		RX, MVR, Lab Hx, CR Info		Paramed, HOS, Blood		Paramed, HOS, Blood, EKG, APS
<b>\$150,000-\$1,000,000<sup>1</sup></b>	MVR (ages 16-17) APS over \$500,000 Juvenile Rates	RX Check, MVR, Lab Hx, CR Info				Paramed, HOS, Blood, EKG, APS		
<b>\$1,000,001-\$2,000,000<sup>1</sup></b>	APS MVR (ages 16-17) <sup>2</sup> Juvenile Rates	Paramed, HOS, Blood			Paramed, HOS, Blood, EKG, APS			
<b>\$2,000,001-\$2,999,999<sup>1</sup></b>	APS MVR (ages 16-17) <sup>2</sup> Juvenile Rates	Paramed, HOS, Blood, TI	Paramed, HOS, Blood, EKG, APS, TI					
<b>\$3,000,000-\$10,000,000<sup>1,3</sup></b>	APS MVR (ages 16-17) <sup>2,3</sup> Juvenile Rates	Paramed, HOS, Blood, APS, TI <sup>3</sup>	Paramed, HOS, Blood, EKG, APS, TI <sup>3</sup>				Paramed, HOS, Blood, EKG, TPF, APS, TI <sup>3</sup>	
<b>\$10,000,001 and up<sup>1,3</sup></b>	APS MVR (ages 16-17) <sup>2,3</sup> Juvenile Rates	Paramed, HOS, Blood, TPF, APS, TI <sup>3</sup>	Paramed, HOS, Blood, EKG, APS, TPF, TI <sup>3</sup>					

Areas highlighted in **GOLD** are Exam-Free eligible.

For non-US citizens, the maximum amount for Exam-Free is \$300,000. In Puerto Rico, Exam-Free is available to age 45 and amounts less than \$150,000.

<sup>1</sup> An MIB Search and Instant ID Check will be run for all ages and amounts. TI may be requested other than where listed for clarification during underwriting review.

<sup>2</sup> Additional financial justification will be required at these amounts

<sup>3</sup> Large Case Transmittal required over \$4,000,000



# Underwriting Requirements by Age and Face Amount

## F&G Everlast®

Amounts	Age 0-17 <sup>1</sup>	Age 18-40 <sup>1</sup>	Age 41-45 <sup>1</sup>	Age 46-50 <sup>1</sup>	Age 51-60 <sup>1</sup>	Age 61-65 <sup>1</sup>	Age 66-70 <sup>1</sup>	Age 71-80 <sup>1</sup>
<b>\$100,000-\$149,999<sup>1</sup></b>	Not available			RX, MVR, Lab Hx, CR Info		Paramed, HOS, Blood		Paramed, HOS, Blood, EKG, APS
<b>\$150,000-\$1,000,000<sup>1</sup></b>	MVR (ages 16-17) APS over \$500,000 Juvenile Rates	RX Check, MVR, Lab Hx, CR Info			Paramed, HOS, Blood, EKG, APS			
<b>\$1,000,001-\$2,000,000<sup>1</sup></b>	APS MVR (ages 16-17) <sup>2</sup> Juvenile Rates	Paramed, HOS, Blood			Paramed, HOS, Blood, EKG, APS			
<b>\$2,000,001-\$2,999,999<sup>1</sup></b>	APS MVR (ages 16-17) <sup>2</sup> Juvenile Rates	Paramed, HOS, Blood, TI	Paramed, HOS, Blood, EKG, APS, TI					
<b>\$3,000,000-\$10,000,000<sup>1,3</sup></b>	APS MVR (ages 16-17) <sup>2,3</sup> Juvenile Rates	Paramed, HOS, Blood, APS, TI <sup>3</sup>	Paramed, HOS, Blood, EKG, APS, TI <sup>3</sup>				Paramed, HOS, Blood, EKG, TPF, APS, TI <sup>3</sup>	
<b>\$10,000,001 and up<sup>1,3</sup></b>	APS MVR (ages 16-17) <sup>2,3</sup> Juvenile Rates	Paramed, HOS, Blood, APS, TPF, TI <sup>3</sup>	Paramed, HOS, Blood, EKG, APS, TPF, TI <sup>3</sup>					

Areas highlighted in **GOLD** are Exam-Free eligible.

For non-US citizens, the maximum amount for Exam-Free is \$300,000. In Puerto Rico, Exam-Free is unavailable because the minimum face amount for ages under 46 is \$150,000.

<sup>1</sup> An MIB Search and Instant ID Check will be run for all ages and amounts. TI may be requested other than where listed for clarification during underwriting review.

<sup>2</sup> Additional financial justification will be required at these amounts

<sup>3</sup> Large Case Transmittal required over \$4,000,000

## Foreign National and Residency Guidelines

Below are the guidelines for applications received on individuals who are not U.S. citizens and are living in the U.S. either on a part-time or full-time basis.

**The specific guidelines regarding rate class, coverage amounts, etc.** are noted under each category.

Accelerated Death Benefit for Critical Illness, Chronic Illness and Terminal Illness are available through Table D, subject to state specific regulation. Spouse Term Rider, Primary Insured Level Term Rider, Children’s Term Rider, Waiver of Monthly Deduction Rider, and Waiver of Specified Premium Rider are also available, subject to underwriting. Accidental Death Benefit Rider is available to Class A and B countries if there is no travel to hazardous areas in that country.

All categories must also comply with the following requirements:

- a. Application must be taken and medical requirements must be completed in the U.S.
- b. The APS and other underwriting information must be in English. Translation cost is paid for by the applicant or the agent.
- c. Funds must be from a U.S. financial institution and in U.S. dollars.
- d. Proposed Insured and Owner must have a physical U.S. address.
- e. Dependents seeking coverage must reside in the U.S. or Puerto Rico on a permanent basis.

At the underwriter’s discretion, documentation of residency, finances or identity may be required.

### Category 1

	Category	Tax ID	Proof of Identity	Requirements: Life
1	U.S. citizens & lawful permanent residents (PR/green card holders)	SSN	In accordance with Life and Annuity application	Must have resided in the U.S. a minimum of 6 consecutive months

- Normal underwriting requirements
- Category 1 has no issue limits due to residency status. Normal product limits apply.
- Preferred rates available based on Product Guidelines

## Category 2

	Category	Tax ID	Proof of Identity	Requirements: Life
2	Non-U.S. citizens and/or non-PRs residing in the U.S. on a full-time basis	SSN or ITIN. W8-BEN form required if no SSN or ITIN	Copy of unexpired Foreign Passport or unexpired photo government ID: Driver's License or State ID required with application as proof of identity	<p>E1, E2, E3, Eb5, OPT-F1, H1B, H1C, H2A, H2B, H4, L1, L2, K1, K3, O1, O3, P1, P2, P3, P4, TN/TN1, V1</p> <ul style="list-style-type: none"> <li>Other visa types not listed – individual consideration.</li> <li>For acceptable visas, must have resided in the U.S. 6 consecutive months in the past year and plan to stay in the U.S. permanently.</li> </ul> <p>-----</p> <p>Others with no or expired visa, individual consideration.</p> <ul style="list-style-type: none"> <li>Must have resided in the U.S. a minimum of 12 consecutive months in the past year and plan to stay in the U.S. permanently. This time frame may vary depending on home country and reason for entry to the U.S.</li> <li>Must provide documentation of SSN or ITIN. If there is no SSN or ITIN, must send in a completed W8-BEN form.</li> <li>Must be employed by an established U.S. business or dependent of an individual employed by an established U.S. business.</li> </ul>

- Citizenship Questionnaire required
- Travel Questionnaire required for travel outside of the U.S. in previous 2 years or anticipated in next 2 years
- Underwriting may run Identification Validation database searches and may request additional documentation to verify that criteria is met
- Accidental Death Benefit rider is individual consideration for C – E countries
- Preferred consideration only for individuals with acceptable visas listed above and if home country is A or B. Will consider C countries for preferred with additional detail
- Max coverage for individuals with expired or no visa is \$1,000,000
- Coverage amounts \$1,000,000 and higher are submitted to reinsurance on a facultative basis
- Expired visa of a type not in the acceptable visa list above are usually declined - consult with Chief Underwriter

### Category 3

Category	Tax ID	Proof of Identity	Requirements: Life
3 Non-U.S. citizens and/or non-PRs who reside part-time in the U.S.	SSN or ITIN or W-8BEN	Copy of unexpired Foreign Passport required as proof of identity	<p>Must have investment/banking relationship in the U.S.; AND            Must reside in the U.S. on a cumulative basis for a minimum of 4 months annually. This time frame may vary depending on home country and residence within that country; AND either            Must own real property;            OR            Own a U.S.-based business or is a partner in a U.S.-based business that has been established for a minimum of 12 months;            OR            Be employed by a U.S.-based company</p> <p>-----            Occupations not accepted include:            Arms dealers            Aviation            Bodyguards            Celebrities            Diplomats            Foreign aid/relief workers            Government leaders            Journalists            Judicial personnel            Military personnel            Missionaries            Police Force            Politicians            Professional athletes            Public figures            Security personnel            Trade union officials</p>

- Citizenship Questionnaire required
- Foreign Travel Questionnaire required
- Underwriting may run Identification Validation data base searches and may request additional documentation to verify that criteria is met
- Risk above table D 200% will be declined
- Preferred class available to Class A countries and B countries if there is no travel to hazardous areas in that country
- Accelerated Death Benefit IS NOT AVAILABLE to Class C - E countries
- Class C and D countries are individual consideration
- Class E countries are usually declined
- Coverage amounts \$2,000,000 and higher are submitted to reinsurance on a facultative basis
- Real property is land, and anything growing on, affixed to, or built upon it, including buildings; it is property that does not move



## Country List:

Countries are grouped into categories (cat.) based on risk: **A** (least risky) to **E** (most risky). Risk is assigned based on political, socio-economic, environmental, health (disease, pandemics and epidemics) and other factors. All countries are subject to reclassification at any time at the discretion of F&G.

Country	Cat.	Country	Cat.	Country	Cat.	Country	Cat.
Afghanistan	E	British Virgin Islands	A	Dominica	A	Germany	A
Albania	B	Brunei	A	Dominican Republic	B	Greece	A
Algeria	B	Bulgaria	A	East Timor	C	Greenland	A
American Samoa	A	Burundi	E	Ecuador	B	Grenada	A
Andorra	A	Burkina Faso	D	Egypt	C	Guadeloupe	A
Angola	D	Burma/Myanmar	D	El Salvador	C	Guam	A
Anguilla	A	Cabo Verde	B	Eswatini	D	Haiti	E
Antigua and Barbuda	A	Cambodia	C	Equatorial Guinea	D	Holland	A
Antarctica	D	Cameroon	D	Eritrea	D	Honduras	C
Argentina	A	Canada	A	Estonia	A	Hong Kong	A
Armenia	B	Canary Islands	A	Ethiopia	D	Hungary	A
Aruba	A	Cape Verde	B	Falkland Islands	A	Iceland	A
Australia	A	Cayman Island	A	Faroe Islands	A	India	C
Austria	A	Central Africa Republic	E	Federated States of Micronesia	B	Indonesia	B
Azerbaijan	B	Chad	E	Fiji	B	Iran	E
Bahamas	B	Chile	A	Finland	A	Iraq	E
Bahrain	A	China	B	France	A	Ireland, Northern Ireland	A
Bangladesh	C	Colombia	B	French Polynesia	A	Israel	A
Barbados	A	Comoros	D	French Guiana	B	Italy	A
Belgium	A	Cook Islands	A	Gabon	D	Jamaica	B
Belize	C	Congo	D	Gambia	D	Japan	A
Belarus	A	Costa Rica	A	Gaza	E	Jordan	B
Benin	D	Cote d'Ivoire/ Ivory Coast	D	Ghana	D	Kenya	D
Bermuda	A	Cuba	B	Guatemala	C	Kiribati	C
Bhutan	B	Curacao	A	Guinea	D	Kuwait	A
Bolivia	C	Cyprus	A	Guinea-Bissau	D	Kosovo	A
Bosnia and Herzegovina	A	Czech Republic (Czechia)	A	Guyana	C	Kyrgyzstan	C
Botswana	C	Denmark	A	Georgia	B	Latvia	A
Brazil	B	Djibouti	D				

## Country List:

Countries are grouped into categories (cat.) based on risk: **A** (least risky) to **E** (most risky). Risk is assigned based on political, socio-economic, environmental, health (disease, pandemics and epidemics) and other factors. All countries are subject to reclassification at any time at the discretion of F&G.

Country	Cat.	Country	Cat.	Country	Cat.	Country	Cat.
Laos	C	Namibia	C	Rwanda	D	Taiwan	A
Lebanon	D	Nauru	C	Saint Kitts and Nevis	A	Tajikistan	C
Lesotho	D	Nepal	C	Saint Lucia	A	Tanzania	D
Liberia	D	Netherland Antilles	A	Saint Maarten	A	Thailand	B
Libya	E	Netherlands	A	Saint Vincent	A	Timor Leste	C
Liechtenstein	A	New Caledonia	A	Samoa	B	Togo	D
Lithuania	A	New Zealand	A	San Marino	A	Tonga	B
Luxembourg	A	Nicaragua	C	Sao Tome & Principe	C	Trinidad and Tobago	B
Madagascar	D	Niger	E	Saudi Arabia	B	Tunisia	B
Malawi	D	Nigeria	E	Senegal	D	Turkmenistan	C
Mali	E	Niue	C	Serbia	A	Turkey (Turkiye)	D
Macau	A	North Korea	E	Seychelles	B	Turks/Caicos	A
Macedonia	A	North Macedonia	A	Sierra Leone	D	Tuvalu	C
Malaysia	A	Northern Mariana Islands	A	Singapore	A	UAE (Dubai)	A
Maldives	B	Norway	A	Slovakia	A	Uganda	D
Malta	A	Oman	A	Slovenia	A	Ukraine	B
Marshall Islands	A	Pakistan	D	Solomon Islands	B	United Kingdom	A
Martinique	A	Palau	A	Somalia	E	Uruguay	A
Mauritania	D	Panama	A	South Africa	C	U.S. Virgin Islands	A
Mauritius	A	Papua New Guinea	C	South Korea	A	Uzbekistan	B
Mexico	B	Paraguay	B	South Sudan	E	Vanuatu	C
Micronesia	B	Peru	B	Spain	A	Vatican City	A
Moldova	B	Philippines	C	Sri Lanka	B	Venezuela	E
Monaco	A	Poland	A	Sudan	E	Vietnam	B
Mongolia	B	Portugal	A	Suriname	B	West Bank	D
Montenegro	A	Puerto Rico	A	Swaziland	D	Western Sahara	D
Montserrat	A	Qatar	A	Sweden	A	Yemen	E
Morocco	B	Romania	A	Switzerland	A	Zambia	D
Mozambique	D	Russia	B	Syria	E	Zimbabwe	D

## Risk Assessment Pre-Application Submission

F&G underwriters offer risk assessments during normal business hours. You will be asked to provide as much detailed information as you can about the client's condition, and the underwriter will determine a tentative, non-binding risk class rating based on the information you provide.

**If you would like to discuss the underwriting for a potential client, contact our life new business team at 800.445.6758, option 2 then option 1, and request a risk assessment.**

Contact us at [Life.Sales@fglife.com](mailto:Life.Sales@fglife.com) with any questions.

"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.

Issuance may be dependent on answers to the health questions on the application.

Form Numbers: ICC19-2003 (1-19), LPI-2003 (1-19), ICC19-2003 (1-19) P, LPI-2003 (1-19) P, et al.

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