Welcome to F&G

Life Sales & Life New Business Onboarding

QUARTER 1
2023

ADV3740
23-0083

Key F&G contact information

Life Sales

You have a dedicated team & exclusive phone number!

Email: Life.Sales@fglife.com

Life New Business

Phone: 800-445-6758 • Option 2, Option 1

Email: LifeCaseMgmt@fglife.com

Policyholder Services

Phone: 800-445-6758 • Option 2, Option 1

Email: DeliveryRequirements@fglife.com

- This in an unmonitored email for submission of completed forms only

Agency Services (Contracting & Commissions)

Phone: 800-445-6758 • Option 4

Email: Contracting.Support@fglife.com
Comissions.Support@fglife.com

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Life New Business & Policyholder Services

Life New Business

Experienced specialists dedicated to handling life applications from data entry through underwriting approval

Primary services:

- Pending case status
- Underwriting inquires
- Requirements updates

Phone: 800.445.6758, Option 2, Option 1

Email: LifeCaseMgmt@fglife.com

Hours: Monday through Thursday 8AM-5PM CT, and Friday 8AM-2PM CT

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Policyholder Services

Fully staffed service center providing exceptional support for policy issuing and inforce needs

Phone: 800.445.6758, Option 2, Option 3

Email: DeliveryRequirements@fglife.com

This is an unmonitored email, intended for "no touch" processing of business documents and images only

Primary services:

- Delivery requirements
- Reissue requests
- Premium drafting
- Inforce inquiries & support

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Apply, Approve & Issue

 For financial professional use only. Not for use with the general public.

Register & Login to SalesLink

- Go to **fglife.com**
- Click on the **Financial & Insurance Professionals** tab along the top of our homepage
- Enter your **agent number** as your username
- Use a lowercase “s” followed by your social security number (no dashes or spaces) as your initial password
- Change your password in your login preferences in the **My Account** tab in the top menu
- Username: Your F&G agent number
- Your agent number can be found in the onboarding packet sent to you via mail. You can also call Agency Services Team at **800.445.6758, option 4** to request your code.

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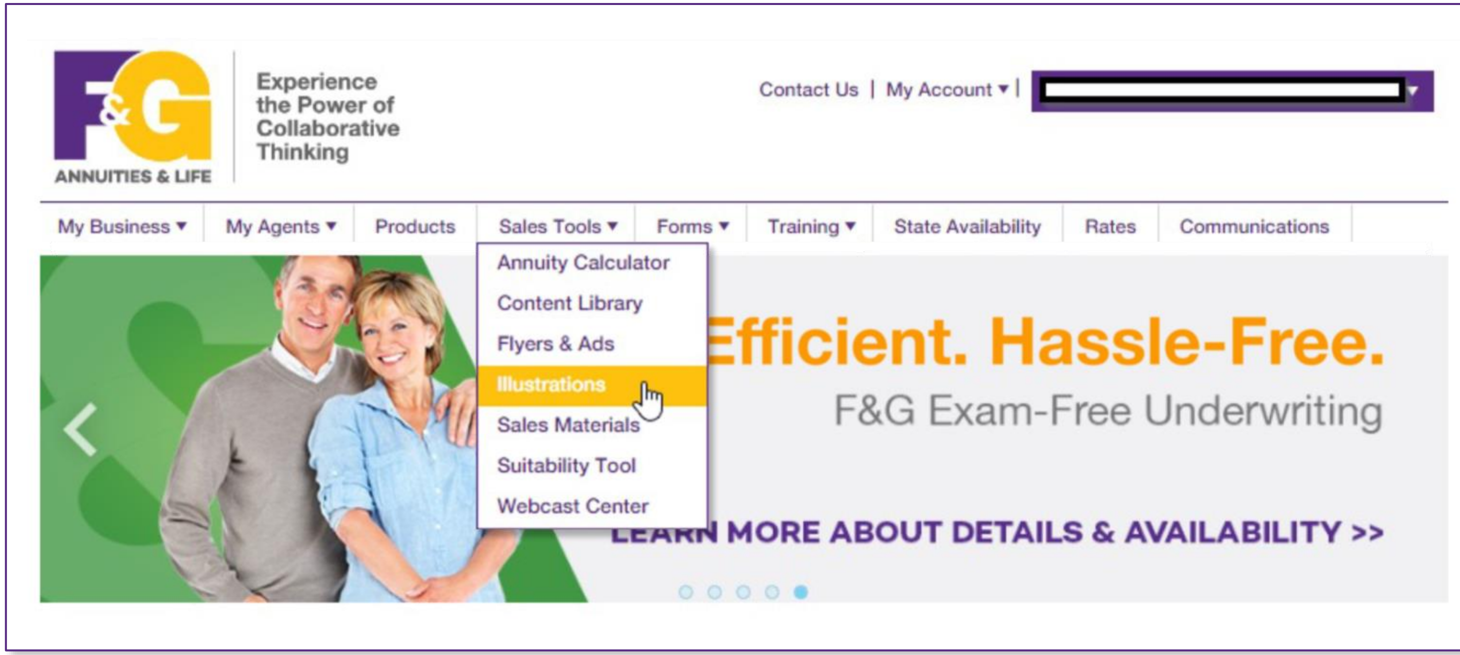
Create sales illustrations

- Accessible on **SalesLink** under **Sales Tools** > **Illustrations**
- **Before starting e-App:** Illustration must be created & saved to your computer
  - The illustration software and eapplication are currently not directly connected. During e-App, you will be prompted to attach the full illustration and have the ability to collect signatures on the illustration with the rest of the application forms.



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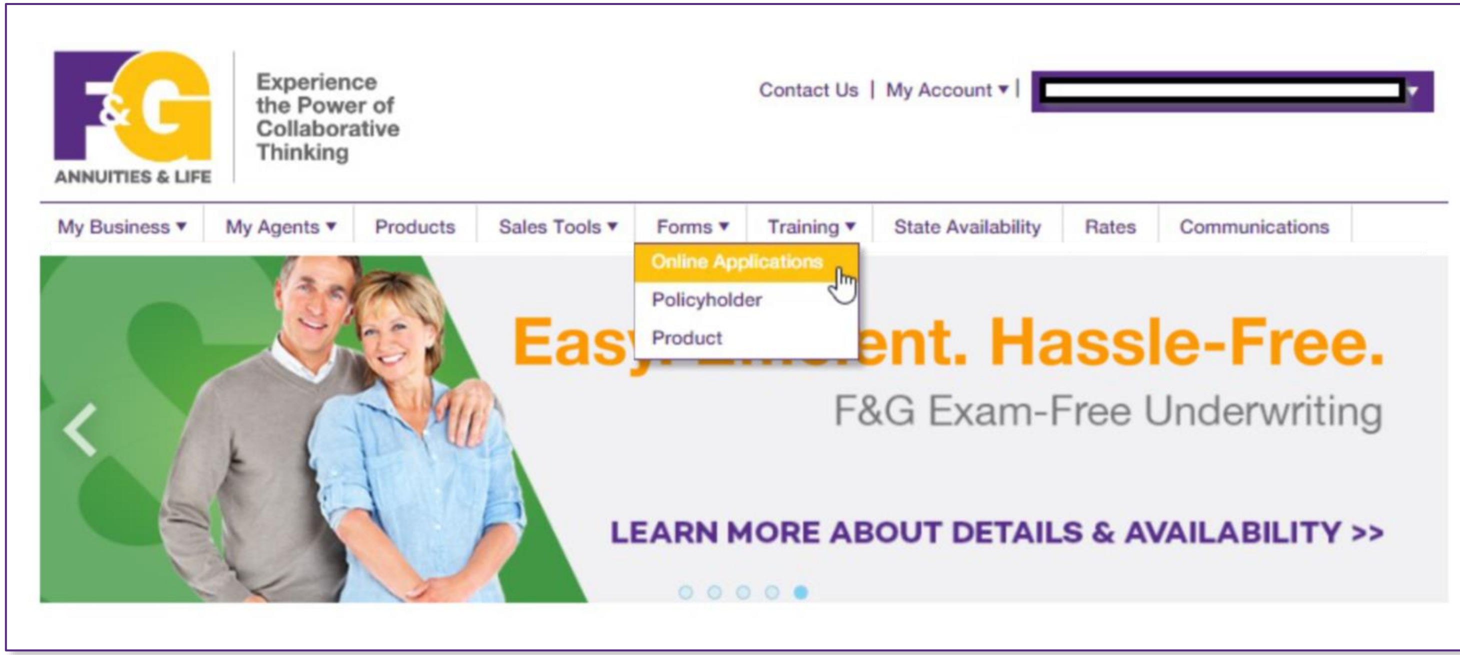
Apply using Life e-Application

- Accessible on **SalesLink** under **Forms** > **Online Applications** or on the homepage under **“Online Applications”**
- **Recommended** for all application submission
- Help Page and Training Video on **SalesLink**



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Life application workflow

Application receipt & NIGO check
Life new business

Case management & underwriting initial review
Life new business

Underwriting assessment
Life new business

Underwriting decision
Life new business

Policy issue, printing & mailing
Policyholder services

Post issue requirements processing
Policyholder services

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New business & underwriting

- California applications require a full signed and dated illustration with all applications
- If a paramedical and labs are required, the agent will order with an approved paramedical vendor or select to have F&G order
- If medical records are required (APS), F&G will order and follow-up on this requirement
- Please allow 24-48 hours after receipt of a requirement to show as “received” on SalesLink

Policy approval

- If an application is approved as applied for (or at best class), the policy will automatically be sent to issue upon underwriting approval. F&G will not ask for agent or client approval on these cases.
- For an application approved “other than applied for” (OTAF), F&G will ask for acceptance of the offer prior to issue and the agent has 14 days to accept the offer and/or make changes to the policy design.

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1035 exchange

- 1035s transfer can only be from one life policy to another
- The Owner and Insured must be the same on the replacing policy and the new application
  - Please note: the Owner's name and Insured's name on the absolute assignment must match the records at the releasing carrier
- F&G required forms will populate in the e-App when selecting replacement and 1035
  - Please note: Many carriers require wet signatures on replacement forms; F&G will notify you if new forms/signatures are required by replacing carrier

- Once underwriting approval has occurred, the 1035 team at F&G will initiate the request to the other carrier
  - The F&G policy will be held from issue until the funds have been received
- F&G's 1035 team will follow up and provide status on the processing of the request until the funds have arrived

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Policy issue

- If a completed monthly bank draft form (PAC form) is on file, F&G will draft the initial premium upon issue
  - We will not draft immediately upon issue any policies which have a specific draft date selected on the PAC form or indicate that authorization is needed to draft
- All policies are mailed via 2-day mailing & policy pages are accessible on SalesLink
- Illustrations: Policy delivery illustrations are included with all policy packets. This illustration will not show any future changes to the policy (i.e. premiums stopping, policy loans, death benefit option changes, etc.)

Policy effective (Issue paid/inforce)

- If a monthly bank draft form is on file, but a specific draft date is selected, F&G will withhold issuing the policy until the next occurrence of that date. If an option is selected that requires authorization to initiate draft, we will not draft until that is received.
- Monthly premium modes must be paid via monthly draft. Annual, semi-annual and quarterly premium modes can be paid via money order ($500 limit), check or wire.
- All delivery requirements can be submitted via email:
  - DeliveryRequirements@fglife.com
  - Please note: This is an unmonitored email, intended for submission of delivery requirements for “no touch” image processing only

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Underwriting overview

Exam-Free[1] underwriting

Easy. Efficient. Hassle-free.

No “wait & see” for you and your clients; Paramedical exams will not be ordered

Many applicants will receive a preferred or standard offer with no additional requirements

Some applicants will complete a phone interview and be eligible for standard rates

Non-US Citizens are eligible for Exam-Free Underwriting through $300,000

100%

Exam-Free[1] underwriting for ages 0-60 through $1,000,000

90%

of Exam-Free[1] applicants approved at Standard or Preferred[2]

50%

of Exam-Free[1] applications approved in 5 days, or less

[1]Policy approval is determined by a review of medical and personal history on the application, and may be subject to additional underwriting requirements at the discretion of F&G. Review F&G Underwriting Guidelines for additional details.

[2]These percentages reflect F&G’s life new business from 12/31/21 through 12/31/22. Past business does not guarantee future decisions.

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Additional support & resources

Underwriting risk assessments

Phone-based case review prior to submission with an underwriter: Contact F&G 800-445-6758, option 2 and request a Risk Assessment

Policyholder portal

Clients can register to have access to policy information and to easily submit service requests

SalesLink®

Primary resource for managing business, ordering or downloading materials/forms, running illustrations & submitting through e-app

E-App Help page

http://eapplifewiki.fglife.com/

Agent resource website & illustration tutorial videos

Contact Life.Sales@fglife.com to request a link to your exclusive site with marketing materials & training available without a login!

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F&G Life Sales Team

You have a dedicated team of IUL experts available to assist with complex case designs & product inquiries. In addition, we maintain a library of training & marketing resources available on-demand!

Email: Life.Sales@fglife.com

Contact us to obtain your direct team phone number & exclusive website access

Emily Scanlon
Director, Internal Sales

Annie Bentley
Supervisor, Internal Sales

Sandy Behymer
Sr. Internal Wholesaler

Amy Bruce
Sr. Internal Wholesaler

Shannon Bradley
Sr. Internal Wholesaler

Andy Brewer
Sr. Internal Wholesaler

Blake Krisan
Internal Wholesaler

Tessa Henderson
Internal Wholesaler

Katie Miller
Internal Wholesaler

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Thank you

ANNUITIES & LIFE

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Email: Contracting.Support@fglife.com
Comissions.Support@fglife.com

Life Sales Support

Contact your dedicated internal wholesaling team!

Phone: 800-357-8734

Email: Life.Sales@fglife.com

Sandy Behymer
Sr. Internal Wholesaler
Sandy.Behymer@fglife.com

Andy Brewer
Sr. Internal Wholesaler
Andy.Brewer@fglife.com

Tessa Henderson
Internal Wholesaler
Tessa.Henderson@fglife.com

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Comissions.Support@fglife.com

Life Sales Support

Contact your dedicated internal wholesaling team!

Phone: 800-815-9332

Email: Life.Sales@fglife.com

Shannon Bradley
Sr. Internal Wholesaler
Shannon.Bradley@fglife.com

Katie Miller
Internal Wholesaler
Katie.Miller@fglife.com

Blake Krisan
Internal Wholesaler
Blake.Krisan@fglife.com

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Comissions.Support@fglife.com

Life Sales Support

- Utilize your upline & marketing organization for support and training
- F&G Life Sales Team can also assist with complex case design & product questions:

  Email: Life.Sales@fglife.com

  Phone: 800-773-7086

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