



Experience
the Power of
Collaborative
Thinking

F&G ExecuDexSM
FIXED INDEXED UNIVERSAL LIFE

Introducing **InstApprovalSM**, F&G's Exclusive Underwriting Process

F&G ExecuDexSM Fixed Indexed Universal Life Insurance offers quick, hassle-free coverage for high-quality lifelong protection. Thanks to InstApprovalSM, our exclusive underwriting process, qualified applicants¹ can go from application to coverage in just a matter of days —and without an invasive medical exam or lengthy interview.

This guide outlines the **5 easy steps** of the InstApprovalSM underwriting process.

	<p>1. Consultation</p> <p>Your insurance or financial professional works to understand your unique needs. Then, answer a few simple questions to determine whether ExecuDex is right for you.</p>
	<p>2. Illustration</p> <p>Review the visual that demonstrates how ExecuDex can help address your long-term goals.</p>
	<p>3. Application</p> <p>If ExecuDex is a fit, apply online in minutes. Your insurance or financial professional can help you prepare (have your ID ready, remove any security freezes, etc.).</p>
	<p>4. Customize Your Policy</p> <p>While we process your application, choose an interest crediting option and any riders to add-on that can help your policy's cash value grow.</p>
	<p>5. Decision and Signing</p> <p>By the time you make your selections, you can expect to have an answer back on your InstApproval eligibility². If eligible, you move forward to the official signing ceremony, and we begin work on your ExecuDex contract.</p>



Want to learn more?

Contact your insurance or financial professional to get additional information on **ExecuDexSM Fixed Indexed Universal Life Insurance** or **InstApprovalSM**.

¹ InstApprovalSM is not available to all applicants. Those who qualify as determined by an initial questionnaire are considered low-risk in all critical underwriting categories, and no additional risks can be uncovered in an instant search of online records databases. If risks are found, traditional underwriting may be required, and placement in another Fixed Indexed Universal Life (FIUL) product may be more appropriate. Same-week ExecuDex coverage requires electronic payment (ACH) of initial premium at time of application.

² Clients ineligible for ExecuDexSM InstApprovalSM may still be able to be insured with an F&G indexed universal life insurance product but may need to submit to a medical exam and traditional underwriting. Your agent may recommend you for another product.

"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.

Policies issued by Fidelity & Guaranty Life Insurance Company, Des Moines, IA.

Guarantees are based on the claims paying ability of the issuing insurer, Fidelity & Guaranty Life Insurance Company, Des Moines, IA.

Fidelity & Guaranty Life Insurance Company offers a diverse portfolio of universal life insurance policies and optional additional features. Before purchasing, consider your financial situation and alternatives available to you. Your Fidelity & Guaranty Life Insurance Company financial professional can help you determine the suitable alternatives for your goals and needs, or visit us at fglife.com for more information.

Optional provisions and riders have limitations, restrictions and additional charges. Subject to state availability.

Policy form numbers: ICC19-2003 (1-19), ICC19-2003 (1-19) S, LPI-2003 (1-19), LPI-2003 (1-19) S, ICC19-LRI-2015 (1-19), ICC19-LRI-2016 (1-19), ICC11-LRI1005 (10-11); LRI-2015 (1-19), LRI-2016 (1-19), LRI-1026 (10-11), ICC16-LRI-1114, ICC19-LRI-2010 (1-19), ICC16-LRI-1114, ICC17-LRI-1115, ICC19-LRI-2011 (4-19), ICC11-LRI1002 (10-11), ICC20-LRI-2028 (1-20), ICC20-LRI-2029 (3-20), ICC19-LRI-2017 (1-19), LRI-1023 (10-11), LRI-2028 (1-20), LRI-2029 (03-20), ICC20-LRI-2026 (1-20), LRI-2026 (1-20), et al.

No bank guarantee.

Not FDIC/NCUA/NCUSIF insured.

May lose value if surrendered early.

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