



Some Hints to Help You Avoid Being Not in Good Order (NIGO) on the Life e-Application Platform

1 **Uploaded Illustration:**

You will have the option to upload an unsigned illustration, which will be signed through the e-App signature process. Alternatively, you can attach a signed illustration, with wet signatures collected in advance or signatures obtained through the e-sign capabilities on our illustration software. Ensure you are correctly choosing if the attached illustration is pre-signed, or will be signed through the e-App. In states where it is accepted, you will be presented with the option to complete a Statement in Lieu of an Illustration.

- a For California applications, state requirements mandate that all life insurance applications are received with a full signed and dated illustration—a Statement in Lieu of an Illustration cannot be used. The illustration can be signed prior to or during the e-App, please ensure you select the correct option.

2 **Matching Policy Design:**

The signed F&G illustration or Statement In Lieu of an Illustration (where accepted) must include all the same case design features of the application and vice versa. For instance, if the client's illustration includes a Level Term Rider, this must also be indicated on the application in the same amount. The premium amount and premium mode (monthly, annual, etc) must match.

3 **Application Information:**

The e-App will help to identify “required” fields on the application by highlighting incomplete sections in red. This feature is there to assist you in quickly identifying any necessary information that may have been missed. However, it is still possible to enter INCORRECT information in these fields. Complete does not always mean correct. Ensure the data being supplied on the e-App is complete, factual and consistent throughout the application to avoid the application being returned to you.

4 **Client's Email Address:**

In order to utilize the F&G e-App, your client must have an email address. As the agent, you may not input your own email into the application, unless you are also the applicant or owner.

5 Replacement Requirements

Ensure that the existing Insurance section on page 2 of the application is completed correctly and accurately. Should the application be replacing any existing coverage, the replacement notices are required, and will be generated based on your responses in this section. In addition, some states require a replacement notice to be submitted even if the F&G policy is not going to replace that coverage (NAIC requirement).

6 Signature Collection:

The e-App platform allows you to easily complete the signatures with your client electronically. During the signature process of the e-App, the client's full name (first and last) as well as the city and state must be entered. If the insured and the owner are different individuals, you must ensure they each sign separately in the correct section.

More Information

Please contact us directly at life.sales@fglife.com with any additional questions.

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