

Agent Appointment Instructions

INSURER: FIDELITY & GUARANTY LIFE INSURANCE COMPANY

FIDELITY & GUARANTY LIFE INSURANCE COMPANY OF NEW YORK

Agents must complete a Producer Information Form from either a Managing General Agent or one of our field representatives. The compensation arrangement received will depend upon the level of committed production.

To ensure proper and timely contracting, it is important that you provide complete, accurate information. Attach all required documentation and/or fees. Make sure you read and understand the Market Conduct Guide. Keep all appointment documentation together, and submit the completed package to your recruiting General Producer:

- **Signed and completed Producer Information**

Note: Licensed Agents that sell annuities should include a copy of their current Continuing Education Certificate (both General CE & Annuity Suitability CE (if applicable)). Producer Information Form should be completed and signed for all individuals and/or agencies, corporations who are to receive payment of agent compensation directly from Fidelity & Guaranty Life. Agents who wish to have their commissions assigned to their agency should also complete the producer information form; corporation or who are principals of an agency/corporation complete this form. Be sure to indicate those states you wish to be appointed. Sign and complete W9.

- **Reminder**, state taxes will be withheld from your commissions in accordance to the state regulations.
- **Electronic Funds Transfer** (EFT direct deposit form) - Complete and sign the Authorization Agreement for Direct Deposit form and enclose a voided check or deposit slip.
- **Anti-Money Laundering Certification** (AML) – All agents are required to complete the AML training, provide proof of completion.
- **Submit a copy of your Errors & Omissions (E&O) certificate of coverage** with your signed contracting paperwork.

E&O coverage is mandatory in:

Alabama	Massachusetts	Rhode Island.
Kentucky	Mississippi	

Mandatory License for Overrides

Agents are required to be appointed by Fidelity & Guaranty Life Insurance Company in those states that they solicit business, both resident and non-resident license. Non-resident licensing is required for any overrides, which are paid in:

Alabama	Maryland	New York	South Carolina
Florida	Mississippi	Pennsylvania	Utah
Kentucky	Montana	Puerto Rico	West Virginia
Louisiana	New Mexico		

Resident License is required for all agents/agencies that issue a license to be paid commission.

Pre-Solicitation States

States have guidelines on whether or not an agent can solicit business prior to appointment date. We designate states that have restrictions as "Sensitive States" and must be appointed prior to submitting business. These states include:

Alabama	Georgia	New Mexico	Puerto Rico	Utah
Delaware	Iowa	North Carolina	South Carolina	Wyoming
District of Columbia	Louisiana	Pennsylvania	Wisconsin	
New Hampshire				

Fidelity & Guaranty Life pays all state appointment fees and renewal fees.

General Continuing Education

Insurance companies are to confirm that all Continuing Education requirements are fulfilled prior to Agent's soliciting business for certain states. Fidelity & Guaranty Life will not process agent appointment in these states until the current Continuing Education Certificate has been received. In addition, Fidelity & Guaranty Life will not accept new business until the Continuing Education requirements have been received for the appointment to be processed.

These states are: **California** **Iowa**
***Iowa one time certification of "Permitted Producer Activities" certification**

Annuity Suitability Certifications

*Fidelity & Guaranty Life will not process agent appointments or accept new business until we have received the current Annuity Suitability Certification. A list of these mandatory states can be found on our website under our training tracker on the [State Regulatory Guidelines for Training](#) matrix. **Note: *Any business received prior to the completion of the required courses will be returned.**

Agent appointment packages MUST be signed and submitted by your up-line and/or MGA (Master General Producer) Questions about these procedures should be referred to Sales Support at (800-445-6758, prompt 1).