

## Dear Valued Producer:

You are one of a select few Capmar financial professionals getting early access to sell F&G ExecuDex<sup>SM</sup> Fixed Indexed Universal Life Insurance.

While we're confident we'll be able to deliver a great customer service experience during this early period, please know that we're opening the product to sales opportunities before 100% of the technology is in place that will ultimately drive our exclusive InstApproval<sup>SM</sup> underwriting process<sup>1</sup>.

Ultimately, once the product is launched nationally, you can anticipate that underwriting decisions will be delivered instantaneously<sup>1</sup> for eligible clients upon completion of an electronic application.

During this exclusive early period, we'll use a paper application instead.

We appreciate your understanding and support as we continue to work toward our national launch and the complete InstApproval process.

In the meantime, please follow these steps to complete applications and help us ensure we can process business as quickly as possible:

- 1. Log into the SalesLink agent portal through <a href="www.fglife.com">www.fglife.com</a>, and click "Financial & Insurance Professional" to log in with your assigned credentials. Then, to retrieve the fillable application:
  - Either hover over Sales Tools at the top or find Sales Tools in the center of your browser, and click Sales Materials.
  - Choose FILLABLE APPLICATIONS, choose step-by-step your client's state, the product line (life), product type (Indexed Universal Life), product (F&G ExecuDex).
  - Then choose "Yes" if you want to pre-fill the fields online. If you choose no here, your file can still be downloaded and filled out later on your computer.
  - You'll be prompted to select any supplemental forms you'd like to include in your bundled app packet.
  - If you chose to fill the fields online, you'll be prompted to complete them next.
- 2. Once done, print and complete the required wet signatures.
- 3. Send the application to Capmar Case Management.
- 4. Please work with your Capmar case manager if there are issues or questions.

We thank you for your participation in this early-access period of ExecuDex. Your early sales will help us bring an exciting and innovative product to market later this year. We look forward to sharing the full ExecuDex and InstApproval experience when systems are fully operational and the product rolls out nationwide.

As always, thank you for your business.

¹InstApproval<sup>SM</sup> 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.

## Fidelity & Guaranty Life Insurance Company

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"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.