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| A white text with a gold star  Description automatically generatedF&G Annuity Process | | |
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| IGO Application Checklist | | |

# Getting Started

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|  | 1. **Agent:** Mark sure licensing & all CE requirements are up to date & on file with F&G for the state you are writing business in prior to submitting application. |
|  | 1. **Agent:** Make sure the product training is completed by all agents on the application prior to submitting the application. |
|  | 1. **Agent:** Submit E-Application (Make sure email contact information is correct) |
|  | 1. **F&G:** Policy will be assigned to a new business case manager within F&G. This case manager will review application for suitability. |
|  | 1. **F&G:** After review policy can go 3 ways.    1. IGO (In good order, pending funds)    2. NIGO (Application need requirements/corrections) If corrections are needed, you will receive an email from the case manager listing those requirements. Once you complete those requirements, please email back to the case manager immediately at *powerpartner@fglife.com*. Please make sure all corrections to the applications are initialed & dated by the client before submitting them back to F&G.    3. Decline (Policy has been declined, but F&G will review if requested) |

# Transfer of Funds

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|  | 1. **Agent:** If the agent chooses to have the client request the funds, have the client send in funds or contact the current financial company to send the funds to the client. Check must be made out to “F&G Annuities & Life FBO (Client’s Name)”. Once the client receives the check, write the new F&G policy number on the memo line of the check. Overnight Mail the check into F&G Service Center 777 Research Dr. Lincoln, NE 68521. |
|  | 1. **Agent:** If the agent chooses to have F&G request the funds, the Transfer Form needs to be completed in its entirety & the client needs to sign page 3. Submit to F&G – they will send it to the current financial company. F&G will try to follow up; however, financial companies will not provide them with any information due to privacy reasons without the client on the line. You will need to call the current financial company with the client on the line to make sure they are facilitating the transfer or if anything else is needed on their end. |

# Keeping Policy Status Up to Date

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|  | 1. **Agent:** If you receive any information from the client or the current financial company, please email that to F&G case management so that everyone can remain in the loop. There are deadlines that F&G provides to issue the policy. |
|  | 1. **Agent:** If funds have been submitted by either the client or the current financial company, please send the tracking number or check # if you have it to F&G case management. This will help keep track of the funds transfer process. |

# Issuance of The Policy

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|  | 1. **F&G:** Once funds & requirements are received by F&G it should take 48 hours to update the policy status. Status should now reflect “Waiting for Buy Date” F&G has 4 buy dates each month. The 1st, 8th, 15th & 22nd. The policy will move to “Issued/Paid” status after the closest buy date. |
|  | 1. **Agent:** When you deliver the policy to the client, please make sure to get the delivery receipt completed & signed by the client. Please return to F&G at [*casemanager@fglife.com*](mailto:casemanager@fglife.com) *& powerpartner@fglife.com.* |