

Contracts Issued By:

**Forethought Life Insurance Company**

**Things you should know before you begin:**

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- IMPORTANT NOTES:** Do not submit the ForeCare application until you have received an Underwriting decision.
- All Individuals that would like access to the Long-Term Care benefits in the ForeCare contract must obtain an underwriting decision and be approved.
- Underwriting must be completed within thirty (30) days of the signature date on the Medical Questionnaire and HIPAA.

**Financial Professional License & Contracting Information:**

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- Product Specific Training – SecureFore9 is completed and current
- Life and Health License is completed and current
- State Specific Long Term Care Training is completed and current
- State Specific General Annuity Training is completed and current

*Please contact the Licensing & Contracting Team for any questions regarding training requirements at (833) 275-4248.*

**Step 1: Obtain a Medical Underwriting Decision**

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**A. Complete and submit the Medical Underwriting Paperwork**

Underwriting must be completed within thirty (30) days of the signature date on the Medical Questionnaire and HIPAA

- Medical Questionnaire must be completed and signed for each insured on the policy (individual or couples)
  - All questions must be answered completely.
  - The telephone interview information section must be completed for the Underwriting team to contact the client.
  - The Advisor Information section must be completed.
- HIPAA Form is filled out and signed by each insured.

**B. Email or fax both completed and signed paperwork to** [forecare@gafg.com](mailto:forecare@gafg.com) or (855) 206-8731.

- Double check paperwork for signatures and dates.

**If section A and B are complete, see section C.**

**C. Obtain the Medical Underwriting Approval Letter**

- If coverage is approved, you will receive a **Medical Underwriting Approval Letter**  
Once you are in receipt of the **Medical Underwriting Approval Letter** please proceed with submitting the ForeCare application.