



**Health Issues?
Please Apply!
Graded Death
Benefit Coverage
From Fidelity Life
Association**





Your Medical History May Not Be A Barrier

If current health problems have prevented you from buying the insurance you want, we may have the solution: Fidelity Life Association's Graded Death Benefit 10-year Term or Whole Life insurance.

Both products provide partial coverage immediately with full coverage starting in year three and for accidental death at any time. And both utilize our Rapid Decision underwriting process for quick decisions on your application.

A Choice Of 10-Year Term Or Whole Life Coverage

This flexible product offers a choice of either term insurance if you are seeking pure protection or whole life if you wish a modest cash accumulation.

Term Insurance

Fidelity Life Association's Term Insurance covers policyholders ages 20 to 70 in amounts of \$10,000 to \$250,000, depending on the person's age, with level premiums for the life of the policy. At year 11, there is a one-time decrease in face amount based on the original issue age; ages 20-29 to 80% of the original face amount, ages 30-39 to 70%, ages 40-49 to 60% and ages 50 and up to 50%.*



Whole Life

Whole Life is issued for people from ages 20 to 75 in amounts from \$5,000 to \$250,000, also depending on age, with level premiums for the life of the policy and cash value accumulation.

Riders That May Be Right For You

In addition to our Term and Whole Life plans, we automatically provide an Accelerated Death Benefit rider and offer optional Accidental Death Benefit coverage.

Accelerated Death Benefit**

You may accelerate up to 50% the death benefit if diagnosed by a physician to have a life expectancy of 12 months or less. Death benefits will be reduced by the advance plus interest.

Accidental Death Benefit (Optional)

This rider pays a benefit in the event of accidental death. The rider is available at issue ages 20 through 60 in benefit amounts equal to the face amount of the policy.

*Does not apply in Pennsylvania where face amounts remain constant but premium levels increase.

**Not available in all states.



Exactly What You Need, With Speed

Besides life insurance that meets your needs, Fidelity Life Association has combined technology with underwriting innovation to create a unique, web-based underwriting process that speeds up the time needed to approve you for a policy. By utilizing the Internet and the active involvement of our underwriters, we virtually eliminate embarrassing exams, invasive tests and tedious delays so you obtain coverage from Fidelity Life Association in *days*, not months.^{***} Standard policy issuance depends only on the answers to a few health questions during the underwriting process.

Life Insurance—Your Way

Fidelity Life Association is life insurance for people just like you, because our focus is on Middle Americans. One hundred years of experience is proof that Fidelity Life Association is committed—long-term—to protecting you and your family with the best insurance products possible.



Fidelity Life Association offers competitive rates, quality service, one of the industry's most convenient application and approval processes and the peace-of-mind that comes with the financial strength and security of an A- (Excellent) rating from A.M. Best.^{****}

So, don't let your health history stand in your way. To learn more about Fidelity Life Association's Graded Death Benefit products contact your Fidelity Life Association representative or visit FidelityLife.com

Fidelity Life Association is licensed in all states and the District of Columbia, except for WY and NY. Graded Death Benefit Whole Life (Policy Form 3500), Graded Death Benefit Term Life (Policy Form 3501) and some riders are not available in all states. A two-year suicide exclusion on a contestability applies (one year in some states). All applications are subject to underwriting approval. Our NAIC number is 63290.

 **FIDELITYLIFE**

Established 1896

Innovation Is Our PolicySM

Fidelity Life Association,
A Legal Reserve Life Insurance Company

1211 West 22nd Street, Suite 209
Oak Brook, IL 60523

^{***}Occasionally a medical exam, test or report will be ordered to assist in clarifying or correcting an item of medical history.

^{****}For the latest rating, access www.ambest.com