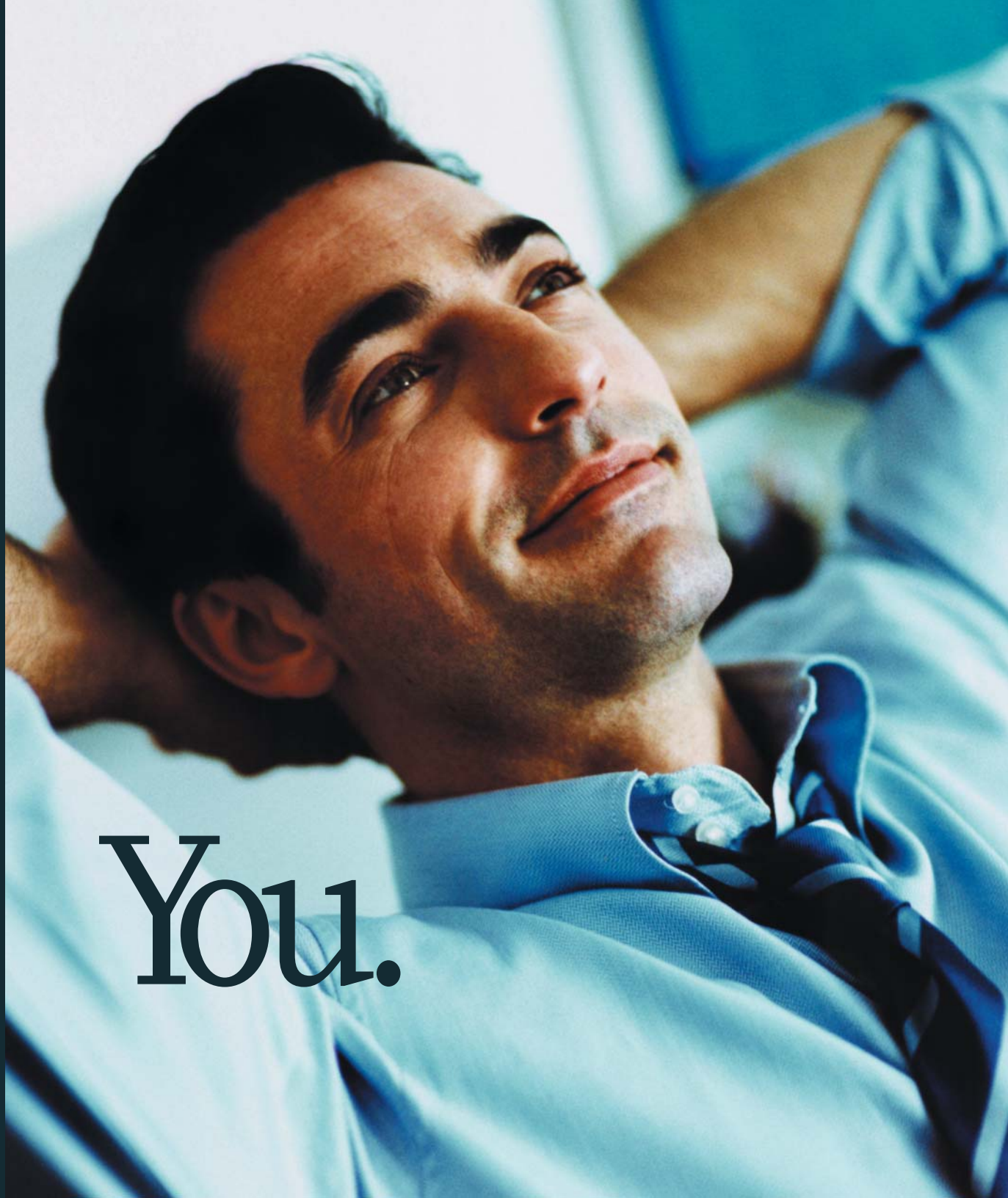




Fidelity Life Announces
Impaired Risk Insurance
With Innovations That
Benefit Your
Customers And...



You.



Ultra-fast processing. More attractive rates.

Fidelity Life Association is proud to offer a Graded Death Benefit product that meets the needs of your impaired risks, and features one of the most convenient sales and approval processes available in the industry. A process designed to create new business opportunities for you.

Thanks to our unique web-based underwriting process, impaired risk prospects can now obtain 10-year term or whole life policies with face amounts up to \$250,000 in days, not months. It's an advantage they won't get from any other provider.

No exams.* No testing. No waiting. And no processing delays. Issuance of a policy depends only on the answers to a few health questions. Our rapid turnaround time and competitive rates will appeal to potential customers, especially those who have experienced difficulty getting insured. And our enhanced placement rates, quicker commission payments and less cumbersome administrative tracking will greatly benefit you.

A Choice Of 10-Year Term Or Whole Life With Graded Death Benefit Coverage

This flexible product offers a choice of either term insurance for those seeking pure protection or whole life for those who

wish a modest cash value accumulation. Each provides customers with health problems with some coverage immediately and full coverage starting in year three. Each offers a variety of payment options and carries a \$50 commissionable annual fee.

Term Insurance

Term Insurance is issued from ages 20 through 70 in amounts of \$10,000 through \$250,000, depending on age, with level premiums for the life of the policy which is a feature unique in the industry. 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 from ages 20 through 75 in amounts of \$5,000 through \$250,000, depending on age, with level premiums for the life of the policy and cash value accumulation.

Coverage features for both term and whole life plans.

Graded Death Benefit

Year 1

For all causes of death, an amount specified in the policy which is always

greater than the annual premium plus 10%. The full death benefit will be paid for accidental death.

Year 2

For all causes of death, an amount equal to 2 annual premiums plus 10%. The full death benefit will be paid for accidental death.

Year 3

100% of the death benefit is paid upon death for any cause.

Accelerated Death Benefit***

The insured may accelerate up to 50% of the death benefit if diagnosed by a physician to have a life expectancy of 12 months or less. This benefit is added at no additional cost.

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.

Requirements For Eligibility

Prospective customers must be U.S. citizens or hold a permanent resident status (green card) and reside in the U.S. In addition, they must meet the following height and weight limits:



Height And Weight Limits For Both GDB Term And Whole Life

Height	Minimum	Maximum for above \$100,000	Maximum for \$100,000 or less
4' 8"	74	227	330
4' 9"	76	231	334
4' 10"	79	234	337
4' 11"	82	238	341
5' 0"	84	243	346
5' 1"	87	248	351
5' 2"	90	254	357
5' 3"	93	262	365
5' 4"	96	269	372
5' 5"	99	276	379
5' 6"	102	284	387
5' 7"	105	293	396
5' 8"	109	301	404
5' 9"	112	309	413
5' 10"	115	317	420
5' 11"	118	325	428
6' 0"	122	334	437
6' 1"	125	342	445
6' 2"	129	351	454
6' 3"	132	361	464
6' 4"	136	370	473
6' 5"	139	380	483
6' 6"	143	389	492
6' 7"	146	397	500
6' 8"	150	404	507
6' 9"	154	412	515

Potential customers must also be able to answer “No” to a simple and brief medical questionnaire for term or whole life in order to qualify for either policy. Depending on age and amount of death benefit, routine telephone interviews may also be conducted. Fidelity Life Association reserves the right to order additional requirements if we feel they are necessary.*

Innovation Designed Around You

With an A- (Excellent) rating from A.M. Best,** Fidelity Life Association offers financial strength and security. As an innovator, we offer the kind of flexibility and quickness-to-market that keeps you ahead of the curve in taking advantage of opportunities for success.

- Exclusive and limited distributor base
- Total access to key decision makers
- The ability to create custom life solutions for your customers

- Unique web-based application and underwriting process— among the most convenient in the industry
- Weekly commission payments

To learn more about our Graded Death Benefit products for impaired risks, other Fidelity Life Association products and the advantages of being a Fidelity Life distributor, call 866-710-1013. Or visit **FidelityLife.com** today.



Established 1896

Innovation Is Our PolicySM

Fidelity Life Association,
A Legal Reserve Life Insurance Company

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To The General Public

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

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

***Not available in all states.

****For latest rating, access www.ambest.com