



**Build Business  
Fast With  
Rapid Decision  
Term From  
Fidelity Life  
Association.**

**Product, New Business  
and Underwriting Guide**



For Producer Use Only  
Not For Distribution To The  
General Public

# Build Business Fast With Rapid Decision Term From Fidelity Life Association.



## Table of Contents

Product Introduction.....	1
Product Features.....	2
The Underwriting Approach.....	4
Basic Underwriting Criteria.....	5
Additional Underwriting Rules.....	5
RD Term Decision Chart.....	7
Tele-Underwriting Phone Procedures.....	10
Financial Justification.....	11
Foreign Travel.....	12
RD Term Premiums.....	13
Annual Renewable Term Rates.....	22
Licensing & Contracting.....	23
Submitting New Applications.....	23
General Business Standards.....	24
Home Office Contacts.....	24

## Build Business Fast With Rapid Decision Term From Fidelity Life Association.



Fidelity Life Association now offers term life insurance with our Rapid Decision process, among the most convenient application and underwriting processes available in the industry.

By utilizing the Internet and the active involvement of underwriters, customers can obtain Fidelity Life Association's fully underwritten RD Term in days, not months. There are no exams, no tests, no waiting periods and no processing delays.\* Standard policy issuance depends only on the answers to a few health questions during the underwriting process.

You'll be able to take advantage of new business opportunities that offer quicker commission payments, less cumbersome administrative tracking and the confidence that comes from associating with a company that has the financial stability and security of an A- (Excellent) rating from A.M. Best.\*\*

\* 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](http://www.ambest.com)

# Build Business Fast With Rapid Decision Term From Fidelity Life Association.



## RD Term Product Features

- Level death benefit term life to age 95 in amounts up to \$300,000.
- Guaranteed level premium periods of 5, 10, 15, 20 and 30 years.
- Premium classes, select non-nicotine, standard non-nicotine, standard nicotine.
- After the level premium period, policies renew on a YRT increasing premium schedule through age 94.
- Policies may be converted to a permanent plan of insurance designated for conversions any time up to one year prior to the expiration of the initial term period or prior to the policy anniversary on which the insured is aged 65, whichever is earlier.
- **Annual commissionable policy fee of \$85.00.**

## Issue Limits

Issue Age	Minimum	Maximum
16-45	\$50,000	\$300,000
46-55	\$50,000	\$200,000
56-65	\$25,000	\$100,000
66-75	\$10,000	\$25,000

## Rate Bands (subject to minimums and maximums shown under Issue Limits)

<b>Band 1</b>	<b>\$10,000 to \$99,999</b>
5 year term	50 to 75
10 year term	16 to 75
15 year term	16 to 70
20 year term	16 to 65*
30 year term	16 to 50**
<b>Band 2</b>	<b>\$100,000 to \$300,000</b>
5 year term	50 to 75
10 year term	16 to 75
15 year term	16 to 70
20 year term	16 to 65
30 year term	16 to 50

NOTE: Although available as low as age 16, individual state regulations regarding the ability to contract for life insurance must be followed.

\* Tobacco rates are not available on the 20 year term at ages 61+ (OK for Non-Nicotine).  
 \*\* Tobacco rates are not available on the 30 year term at ages 46+ (OK for Non-Nicotine).  
 \*\*\* Not available in all states.

## RD Term Riders<sup>\*\*\*</sup>

### Accelerated Death Benefit (Included)

Beginning in policy year 3, the rider provides for an advance payment of up to 50% of the death benefit if the insured is diagnosed by a physician to have a life expectancy of 12 months or less. Death benefits are reduced by the advance plus interest. This benefit is added at no additional cost.

### Waiver of Premium Rider (Optional)

Available for ages 20 to 55. There is a 6-month (retroactive) waiting period. Rate is 0.21951 times the total annual premium for the policy (including the policy fee and other riders). For example, if the total annual premium was \$500.00 then the cost of WP would be  $500 \times .21951 = \$107.55$ . The new total annual premium would be \$607.55.

### Dependent Child Rider (Optional)

Children of primary insureds aged 19 to 60 who are 15 days to 18 years old are eligible for coverage from \$5,000 to \$25,000. Coverage ceases when the child reaches age 23 or when the primary insured reaches age 65 or the policy terminates, whichever comes first. Rate is \$8.00 per \$1,000 per year. The premium for the Child Rider is waived in the event of the death of the primary insured. Dependent Child coverage is only available to children who are standard risks. No substandard coverage is available under this rider.



# Build Business Fast With Rapid Decision Term From Fidelity Life Association.



## 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 up to \$300,000. The ADB rider expires at age 65.

### ADB Premiums per \$1,000

Ages 20-40	\$1.20
Ages 41-50	\$1.10
Ages 51-60	\$1.00

## Return of Premium Rider (Optional)

The Return of Premium rider allows the insured to receive a percentage of premium back – grading up to 100% at the end of the full policy term. The rider is available for policies with terms of 15, 20 or 30 years.

### Return of Premium Issue Ages

Term Period	Non-Nicotine	Nicotine
15 Years	20-60	20-50
20 Years	20-55	20-50
30 Years	20-50	20-45

Year	15yr ROP Pct	20yr ROP Pct	30yr ROP Pct
1	0.00%	0.00%	0.00%
2	0.00%	0.00%	0.00%
3	0.00%	0.00%	0.00%
4	0.00%	0.00%	0.00%
5	0.00%	0.00%	0.00%
6	10.00%	5.00%	2.00%
7	15.00%	7.00%	4.00%
8	20.00%	10.00%	6.00%
9	30.00%	15.00%	8.00%
10	40.00%	20.00%	10.00%
11	50.00%	25.00%	12.00%
12	60.00%	30.00%	14.00%
13	70.00%	35.00%	16.00%
14	85.00%	40.00%	18.00%
15	100.00%	50.00%	20.00%
16		60.00%	22.00%
17		70.00%	24.00%
18		80.00%	26.00%
19		90.00%	28.00%
20		100.00%	30.00%
21			35.00%
22			40.00%
23			45.00%
24			50.00%
25			55.00%
26			60.00%
27			70.00%
28			80.00%
29			90.00%
30			100.00%

### Return of Premium Rider Factor

Guaranteed Rates as a Percentage of Annual Eligible Premium\*\*

Term Period	Select Non-Nicotine	Standard Non-Nicotine	Standard Nicotine
15 Years	165%	165%	125%
20 Years	90%	90%	75%
30 Years	50%	50%	45%

\*\*Percentage rate is applied to total current annual eligible premium. In cases where the Waiver of Premium rider is also present as a percent of premium, apply waiver of premium percentage first, then Return of Premium factor.



# Build Business Fast With Rapid Decision Term From Fidelity Life Association.



## Sample Return of Premium Rate Calculation

Assume a 35 year old female purchasing \$300,000 of 30-year term coverage. The premium class is Select Non-Nicotine. The customer has also selected \$25,000 of dependent child coverage, waiver of premium and the ROP rider.

<b>Step 1:</b> Determine the base premium. Multiply the rate per \$1,000 times the number of units:	$\$1.38 \times 300 = \$414.00$
<b>Step 2:</b> Determine the cost of the dependent child rider:	$\$8.00 \times 25 = \$200.00$
<b>Step 3:</b> Add the \$85.00 policy fee to the sum of the amount in Steps 1 and 2:	$\$85.00 + \$414.00 + \$200.00 = \$699.00$
<b>Step 4:</b> Multiply the result of Step 3 by the waiver of premium factor:	$\$699.00 \times 1.21951 = \$852.437$ , this would be rounded up to \$852.44
<b>Step 5:</b> Multiply the result of Step 4 by the ROP factor: This is the cost of the ROP rider (as shown on page 3)	$\$852.44 \times .5 = \$426.22$
<b>Step 6:</b> Add the cost of the ROP rider (Step 5) to the sub-total premium amount (Step 4). This is the total plan premium	$\$426.22 \times 852.44 = \$1,278.66$
<b>Step 7:</b> Multiply the total plan premium (Sep 6) by the desired modal factor (e.g. 0.087 for Monthly EFT)	$\$1,278.66 \times .087 = \$111.24$
<b>TOTAL ANNUAL PREMIUM</b>	<b>\$1,278.66</b>

## The Underwriting Approach

As the name implies, Rapid Decision Term is designed to provide you with very quick turn around time on your routine term life cases. **RD Term is not a simplified issue or "easy" issue product.** It is competitively priced and fully underwritten on a non-medical basis (a full application but no paramedical examination or blood or urine samples).

Fidelity Life's industry leading innovation finally allows your customers to promptly complete their purchase and allows your placement ratio and timely commission payments to meet your business objectives.

Since routine ordering of traditional evidence, such as examinations, blood/urine samples and physician's reports, is not part of the RD Term process, cases which require these kinds of information will be declined\*. To avoid this, it is important that you pre-qualify your clients.

Does your client qualify for RD Term?  
Answer these simple questions to find out.

- My client is a U.S. citizen or has permanent resident status (a green card).
- My client has a valid driver's license and a good driving record.
- My client lives and works in the United States.
- My client has seen a doctor within the past 5 years.
- My client is not disabled or receiving disability benefits.
- My client has not been rated or denied coverage by another life company.
- My client has no medical history which would require an APS or Blood/Urine samples.
- My client has a valid Social Security number.

We do not offer medical ratings on RD Term\*. If your client has a medical or other condition which would require a rating RD Term is not available. The following is a list of some of the more common conditions which we would or would not accept. Combinations of impairments may result in an adverse decision not indicated on this page.

### Would Not Accept

- cancer
- diabetes
- heart attack
- heart bypass/angioplasty
- sleep apnea
- stroke/TIA

### Would Accept

- anxiety (single med, no disability)
- asthma (single non-steroid med, no ER or hospital visits)
- depression (single non-psychotic medication)
- hypertension (controlled, up to 2 meds)
- cholesterol (up to 2 meds)

# Build Business Fast With Rapid Decision Term From Fidelity Life Association.



## RD Term Routine Underwriting Requirements

- All cases are subject to a MIB, MVR and pharmacy records check and may be subject to other data checks.
- Every case is subject to a telephone interview. At younger ages,\*\* however, the case may be approved as is if the application and records check are satisfactory.
- All cases require the primary care physician, date and reason for last visit, current height and weight and weight loss history.
- All cases require the answer to a series of medical questions. See the applicable state version of the Rapid Decision application for the list of questions.

## Basic Underwriting Criteria

### 1. Interviews

#### a. Up to age 55:

Underwriting interviews will be completed on an as needed basis. If all other information is satisfactory the case may be approved (or denied) as is. We **always** reserve the right to interview any applicant.

#### b. Age 56 and above:

Every applicant will be subject to an interview by the underwriter.

### 2. Data Bureau Checks

Any inconsistency in the information will result in an interview, close out (if unable to verify information received), or denial. Any additional investigation (full details to be provided in the letter) will be left up to the applicant to complete.

### 3. Additional Evidence

We reserve the right to order, at our expense, evidence of insurability which we feel is necessary for the prudent evaluation of the risk.

### 4. Citizen or Permanent Resident

The Proposed Insured (PI) must be a U.S. citizen or must hold permanent resident status (green card), have a valid Social Security number and reside in the United States.

### 5. Occupation / Avocation Extra's

We will add occupation and avocation extra's up to \$3.00 per \$1,000. All cases subject to a flat extra will be subject to an interview and full documentation will be obtained. Where the flat extra will exceed \$3.00 per \$1,000, the case will be denied.

### 6. Unemployed / Retired

With the exception of homemakers and students aged 25 or less, any unemployed or "retired" applicant is subject to an interview. If an unemployed adult is to be considered for RD Term, a full explanation must be documented in the file. Homemakers are okay without an interview up to the maximum for age, providing the spouse or children are primary beneficiaries.

### 7. No Driver's License

The Proposed Insured must have a valid, active driver's license. If not, they will be declined unless it is due to a physical condition i.e. blindness, preventing them from obtaining a driver's license or they are ages 16-18 and only have a driving permit.

### 8. Who may be Interviewed

All interviews are conducted with the Proposed Insured and documented. No other person, including family members, friends, translators or guardians, may answer questions on behalf of the Proposed Insured.

## Additional Underwriting Rules

### 1. No Physician

Applicants aged 56 to 75 who have not seen a primary care physician within the past 5 years will be declined due to, "the absence of health care appropriate to age". Employment physicals, Department of Transportation (DOT) and other qualification examinations are not counted as health care.

### 2. APS – Ages 16 to 55

If the medical history requires an APS the case will be denied due to, "your medical history of {insert specifics here} which will require copies of your complete medical records from Dr. {insert name}, which your physician must provide at no expense to Fidelity Life. If these are submitted within the next 21 days we will be happy to review them to see if further consideration is possible."

# Build Business Fast With Rapid Decision Term From Fidelity Life Association.



### 3. APS – Ages 56 and up

We may order up to one APS if the underwriter has a reasonable expectation that the APS will allow the case to be approved. Otherwise the case will be denied.

### 4. Extra Premiums

#### a. Ages 16 to 55

No additional premiums are allowed (except for occupation and avocation extras). Where an extra premium is needed the case will be denied.

### 5. MIB or Pharmacy Hits

If an MIB or Pharmacy record would cause us to need a follow up investigation (e.g. a condition denied by the applicant), we will refund the premium with an off risk (close) letter with an offer to review once the applicant has resolved the inconsistency.

### 6. GDB Alternative

If the case is denied for RD Term, the underwriter will determine if a GDB product is available. If so, the message denying RD Term will include a comment such as, “Declined due to history of diabetes and hypertension. Eligible for GDB term or GDB whole life.”

If the agent advises us to issue the GDB policy we will do so with an appropriate amendment on delivery. GDB products are fully retained by Fidelity Life. No new application is needed but an amendment will need to be signed on delivery.

### RD Term Premium Class Criteria

	Select	Standard
Non-Nicotine	No nicotine use within the last 24 months (including occasional cigar use)	No nicotine use within the last 12 months (including occasional cigar use)
Nicotine Use	Not available	Available
Cholesterol	Single medication	2 medications <sup>1</sup>
Blood Pressure	Single medication and stable for six months or more	2 medications <sup>1</sup> or not stable for six months or more
Family History	Up to one death of cancer or heart disease prior to 60	More than one death from cancer or heart disease prior to 60
Moving Violations	Not more than 3 in last 5 years*	Not more than 3 in last 3 years*
DUI	None in past 5 years	None in past 3 years
U.S. Residency	Must have permanent resident status	Must have permanent resident status
Hazardous Occ/Avoc	None in the past 2 years and none planned	None in the past 2 years and none planned
Travel**	None	None

\* No extra debits per MVR guide.

\*\* Underdeveloped, unstable or hazardous areas.

<sup>1</sup> More than 2 medications will be considered on an individual basis. Combinations of impairments may result in a different rate class or adverse action.

### RD TERM HEIGHT AND WEIGHT LIMITS

Height	Inches	Minimum Weight	Maximum Select Wt.	Maximum Standard Wt.
4' 9	57	76	155	193
4' 10	58	79	160	197
4' 11	59	82	165	201
5' 0	60	84	170	205
5' 1	61	87	175	210
5' 2	62	90	180	214
5' 3	63	93	186	219
5' 4	64	96	192	225
5' 5	65	99	198	231
5' 6	66	102	204	237
5' 7	67	105	210	243
5' 8	68	109	216	250
5' 9	69	112	223	257
5' 10	70	115	229	264
5' 11	71	118	236	271
6' 0	72	122	243	279
6' 1	73	125	249	287
6' 2	74	129	256	295
6' 3	75	132	263	303
6' 4	76	136	270	311
6' 5	77	139	277	319
6' 6	78	143	285	326
6' 7	79	146	292	334
6' 8	80	150	300	342

BMI = (pounds/(inches<sup>2</sup>))\*703

Where a weight loss is recorded within the past year, one half (1/2) of the amount lost is added to the current weight before entering the table.



# Build Business Fast With Rapid Decision Term From Fidelity Life Association.



## RD Term Decision Chart

Question	If Yes
Name of Primary Physician and date last seen.	If age over 55 and no physician has been seen within the past 5 years, the case will be denied.
Have you lost weight in the past year?	Depends on total weight lost and reason for the loss. Minor weight loss is OK, major weight loss would be IC.
1. Are you currently taking any medication (by prescription or over the counter) or receiving medical or mental health treatment of any kind?	IC depending on medications.
2. Has any natural parent or sibling been diagnosed with or died of cancer or heart disease prior to the age of 60?	<ul style="list-style-type: none"> <li>• Up to one death, Select Rates</li> <li>• More than one death, Standard rates.</li> </ul>

Question	If Yes
Have you, within the past 10 years, been treated by a physician for or been diagnosed as having:	
3a. Chest pain	D
Myocardial infarction (heart attack)	D
Blockage or narrowing of the arteries	D
Irregular heart beat (arrhythmia)	D
Hypertension (high blood pressure)	Select or Standard (see criteria)
Stroke	D
Transient ischemic attack (TIA)	D
Thrombosis	D
Aneurysm	D
Any other disorder of the heart or blood vessels?	IC usually D

D = Decline

IC = Individual Consideration – Review by underwriter

\* If over age 55, an APS is an option. In which case the case should be referred to underwriting for consideration.

COMBINATIONS OF IMPAIRMENTS MAY RESULT IN AN ADVERSE DECISION NOT INDICATED IN THIS CHART.

# Build Business Fast With Rapid Decision Term From Fidelity Life Association.



## RD Term Decision Chart

Question	If Yes
Have you, within the past 10 years, been treated by a physician for or been diagnosed as having:	
3b. Diabetes	D
Hyperthyroid	D
Internal cancer or tumor	D
Lymphoma	D
Melanoma	D
Leukemia	D
Hepatitis	IC usually D
Other liver disease	D
Pancreatitis	D
Kidney disease	IC
Urinary tract disorder	IC
Disorder of the breast?	IC
3c. Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC)?	D
3d. Sleep apnea	D
Cystic fibrosis	D
Asthma	IC
Emphysema	D
Other treatment for breathing or lung disorders?	IC

Question	If Yes
Have you, within the past 10 years, been treated by a physician for or been diagnosed as having:	
3e. Memory loss or dysfunction	D
Seizures	D
Psychological (emotional) disorders	IC
Learning disorders?	D
3f. Multiple sclerosis	D
Rheumatoid arthritis	D
Paralysis	D
Cerebral palsy	D
Connective tissue disorders (lupus or scleroderma)?	D
4. Have you, within the past 5 years:	
4a. Been a patient in any hospital	IC
Clinic	IC
Dependency program	D
Halfway house	D
Other medical facility?	IC

D = Decline

IC = Individual Consideration – Review by underwriter

\* If over age 55, an APS is an option. In which case the case should be referred to underwriting for consideration.

COMBINATIONS OF IMPAIRMENTS MAY RESULT IN AN ADVERSE DECISION NOT INDICATED IN THIS CHART.

# Build Business Fast With Rapid Decision Term From Fidelity Life Association.



## RD Term Decision Chart

Question	If Yes
4. Have you, within the past 5 years:	
4b. Used controlled substances such as cocaine, heroin, amphetamines, barbiturates or hallucinogens?	D
4c. Been treated by or been advised by a physician to seek treatment for drug or alcohol use?	D
4d. Been advised to have any test (except HIV tests), treatment, surgery or hospitalization which has yet to be completed?	IC For surgery or hospitalization, D
4e. Had an application for life or health insurance rated up, postponed, declined or denied reinstatement?	D – unless the answer is “rated up” and they are referring to Preferred to Standard and not to tables, flat extras or exclusions.
5. Have you, within the past 24 months, used any form of tobacco or nicotine product, including cigarettes, cigars, pipes, chewing tobacco, snuff, nicotine patches or nicotine gum?	None in 24+ months = Select None in 12+ months = Standard Non-Nicotine Use within 12 months = Standard Nicotine (includes occasional cigar use)

Question	If Yes
6. Have you, within the past 3 years, engaged in or do you plan to engage in:	
6a. Any aviation activity other than as a fare-paying passenger on commercial airlines?	If the aviation extra exceeds \$3.00/m case is denied. (see aviation rules)
6b. Organized motor racing Scuba diving Hang-gliding Cave exploration Parachuting Mountain, rock or ice climbing Rodeo Bungee jumping Ballooning	If the avocation extra exceeds \$3.00/m the case is denied. (see avocation rules)
7. Have you, within the past 3 years, been convicted of: driving while under the influence of alcohol or drugs had a driver’s license suspended or revoked?	DUI = D Suspension = IC

D = Decline  
IC = Individual Consideration – Review by underwriter

\* If over age 55, an APS is an option. In which case the case should be referred to underwriting for consideration.  
COMBINATIONS OF IMPAIRMENTS MAY RESULT IN AN ADVERSE DECISION NOT INDICATED IN THIS CHART.

# Build Business Fast With Rapid Decision Term From Fidelity Life Association.



## RD Term Decision Chart

Question	If Yes
8. Do you intend to travel, live or work outside the United States or Canada?	If vacation resorts or low risk countries OK otherwise D. (see travel rules)
9. Are you currently on probation or have you, within the past 5 years, been convicted of a felony?	D

D = Decline  
IC = Individual Consideration – Review by underwriter

\* If over age 55, an APS is an option. In which case the case should be referred to underwriting for consideration.

COMBINATIONS OF IMPAIRMENTS MAY RESULT IN AN ADVERSE DECISION NOT INDICATED IN THIS CHART.

## Tele-Underwriting Phone Procedures

For any number of reasons we may need to make contact with the client. It is very important that the agent make sure that the telephone number given on the application is the best one to use.

- Unless the agent has specified a particular date and time all clients will be called within 4 business hours from the time that they appear in the Underwriting Queue.
- If a call is made and we were unable to reach the Proposed Insured, a requirement will be added to the case (Underwriting Interview). A note indicating if a message was left or if there was no answer will be added to the case.
- If we left a message for a call back, we will wait 24 hours and try again. We will do this a total of 3 times (initial call plus 2 follow ups).

- After leaving 3 messages, we will contact the agent or GA (via e-mail or phone) and ask for assistance. If the case DOES NOT have money, it will be closed on the 5th business day. If the case DOES have money, it will be closed 5 business days from the date of the last phone call.
- If the client later calls in, but within 60 days of the original message, we will reopen the file and proceed only with a Statement of Good Health (SOGH). If the client calls in more than 60 days from the application date, a new application is required.

## Common Aviation Situations

Commercial Aviation	Rating or Best Possible Class
Major scheduled airline pilots and crew members	
<b>Class</b>	
At least one base in U.S. or Canada	Select
Others	2.50 per \$1,000
Nonscheduled commercial pilots and crew members flying well-maintained company-owned multi-engine planes on company business	Standard
Nonscheduled airline pilots and crew members flying multi-engine commercial passenger and cargo planes	
Based in the U.S. or Canada	Select
Others	3.00 per \$1,000 and up. IC
Nonscheduled single engine pilots and crew members	IC
Traffic reporting	Standard



# Build Business Fast With Rapid Decision Term From Fidelity Life Association.



## Private Aviation

Private pilots flying factory built fixed wing aircraft

Student pilots or less than 75 hr. solo experience

75–400 hr. solo experience

Flying up to 200 hr. per yr.

Flying over 200 hr. per yr.

Over 400 hr. solo experience

Flying up to 300 hr. per yr.

Flying over 300 hr. per yr.

Helicopters

Homebuilt aircraft

Glider Pilots

Student pilots or less than 25 hr. solo experience

At least 25 hr. solo experience

Ultralites

## Rating or Best Possible Class

2.50 per \$1,000

Standard

2.50 per \$1,000

Standard

2.50 per \$1,000

IC

Decline

2.50 per \$1,000

Standard

Decline

## Financial Justification

Financial justification of the amount of life insurance requested is an important consideration. While large business or estate planning cases can present both special and complex challenges, personal insurance remains straight forward.

Please use the following factors for determining the amount of personal insurance available to applicants.

Age	Earned Income Factor	Unearned Income Factor
20 – 30	30	3
31 - 40	25	3
41 - 50	20	3
51 - 60	15	3
61 - 65	10	3
66 +	5	3

For example, someone aged 35 earning \$50,000 per year would be eligible for total coverage (all sources) of \$1,250,000 (50,000 x 25).

Earned income includes all the taxable income and pensions and other wages obtained through employment.

For our calculations, SSI benefits, disability pension benefits, welfare or other city, state or federal assistance benefits are considered unearned income.

### Exceptions:

1. Except in rare cases, the minimum face amount, in the absence of other coverage, may be allowed regardless of income.
2. Rounding should be done to the next \$10,000. For example, if someone qualifies for \$102,000 of coverage we would allow \$110,000.

As always, underwriter discretion (allowing more or less coverage) may be applied provided documented justification is properly added to the file using an “exception” note.



# Build Business Fast With Rapid Decision Term From Fidelity Life Association.



## Family Income

An unemployed spouse may have an amount equal to that in force (or applied for) on the employed spouse up to \$300,000. For amounts over that, the unemployed spouse is usually limited to 50% of the amount in force (applied for) on the employed spouse.

## Student Coverage

Our general guideline is \$100,000 on high school and trade school students, \$200,000 for college students and \$300,000 for post-graduate students.

## Military

Military personnel are evaluated based on what they do, not their rank/grade. We do not offer coverage to combat specialists, members of combat teams, hazardous military occupations and recruits or enlisted Grades 1 through 4.

Military risks serving in, or alerted for service in areas of conflict or potential conflict are not acceptable.

Aviation exclusions are only available to Air National Guard or reserve pilots. All exclusions must be witnessed by the beneficiary.

All military applicants are subject to an underwriting interview.

## Foreign Travel

The factors that affect consideration of applicants who plan foreign travel can change very quickly.

These guidelines are not a substitute for common sense. The current political, environmental, military, criminal and health factors for each country or area where travel is contemplated must be considered.

Always check the State Department website ([www.travel.state.gov](http://www.travel.state.gov)) for any travel warnings. If present, coverage is not available.

**NOTE:** While a small number of states do not allow underwriting action based on hazardous foreign travel, this does not apply to foreign residence. The travel question on the application **MUST** be answered in all cases.

The following guidelines apply to U.S. citizens traveling abroad. Permanent Residents (green card holders) will be considered only if proposed travel is to low risk areas.

## Foreign Travel Defined:

- Vacation travel is a single trip of 21 days or less.
- Business travel totaling not more than 90 days per year and not more than four weeks at a time.
- Longer periods of travel will be classified as Foreign Residence and rated appropriately.

## Occupations:

Where business travel is indicated and the occupation does not appear to be appropriate (i.e. janitor) a clear explanation will be required.

Travel by Missionaries (and related religious

activities), Diplomats, Journalists, Archeologists, Geologists, Volunteer and Foreign Aid workers will not be considered. Military and U.S. State Department personnel may be considered on an individual basis.

## Vacation:

Travel to resort destinations is usually considered at best class. The same holds true for cruise ships which have ports of call in areas of moderate concern.

Visits to "family" should not be considered as true vacation travel and should be handled strictly in accordance with the area classification.

The standard requirement for our business is that the Proposed Insured must be a U.S. citizen, living in the United States or, a Permanent Resident (green card holder) living in the United States.

In some cases, a U.S. citizen living outside the United States on a temporary basis might be considered if they are residing in a low risk country. The temporary residency must be for a period of 90 days or less. Where a longer period of time is anticipated or where the total amount of time living outside the United States will exceed 4 months per year, the case will be denied.

## Temporary Residents:

Applicants who are in the United States on the basis of a visa will not be considered.



# Build Business Fast With Rapid Decision Term From Fidelity Life Association.



## RD Term Premiums

Premiums are distinct, based on gender (except in Montana, which uses unisex premiums only).

There are three premium classes:

1. Select Non-Nicotine
2. Standard Non-Nicotine
3. Standard Nicotine

## Policy Fee & Premium Calculation

**There is an \$85.00 commissionable annual policy fee.**

The age to use in calculating the premium is the age at the last birthday. Premium calculation is the rate per \$1,000 times the face amount in \$1,000's plus the policy fee.

## Billing Modes

Annual	Direct or Credit Card
Semi-Annual	Direct or Credit Card
Quarterly	Direct or Credit Card
Monthly	EFT or Credit Card

The credit card payment option may not be available in all states.

## Modal Factors

Annual	1.00
Semi-Annual	.52
Quarterly	.28
Monthly	.087

**Note The Favorable Premium Distinction at \$100,000 and Over Versus Under \$100,000**  
(Examples)

MALE		Select, Non-Nicotine, 10-Year		
Face Amount				
Issue Age	50K	75K	100K	
40	\$161	\$198	\$197	
45	\$188	\$240	\$245	
50	\$255	\$340	\$374	
55	\$363	\$502	\$599	
Includes \$85 Policy Fee				

**Note The Favorable Premium Distinction at \$100,000 and Over Versus Under \$100,000**  
(Examples)

FEMALE		Select, Non-Nicotine, 10-Year		
Face Amount				
Issue Age	50K	75K	100K	
40	\$139	\$165	\$173	
45	\$164	\$204	\$202	
50	\$212	\$275	\$281	
55	\$260	\$347	\$396	
Includes \$85 Policy Fee				

# Build Business Fast With Rapid Decision Term From Fidelity Life Association.



## 5-Year Level Premium Plan

**Fidelity Life Association Policy Form Series F3600**  
**For face amounts less than \$100,000.**  
 Premiums per \$1,000 are guaranteed for 5 years. **Annual policy fee: \$85.**

Issue Age	MALE			FEMALE		
	Non-Nicotine	Nicotine		Non-Nicotine	Nicotine	
	Select	Standard	Standard	Select	Standard	Standard
50	3.35	3.84	8.35	2.48	2.77	5.85
51	3.60	4.14	9.11	2.62	2.94	6.29
52	3.86	4.47	9.94	2.77	3.13	6.76
53	4.15	4.82	10.84	2.93	3.32	7.27
54	4.45	5.19	11.83	3.09	3.53	7.81
55	4.78	5.60	12.90	3.27	3.75	8.40
56	5.11	6.01	14.01	3.37	3.88	8.85
57	5.46	6.44	15.21	3.47	4.02	9.33
58	5.84	6.91	16.52	3.57	4.16	9.84
59	6.25	7.41	17.94	3.68	4.30	10.37
60	6.68	7.94	19.48	3.79	4.45	10.93
61	7.14	8.52	21.15	3.90	4.61	11.52
62	7.63	9.13	22.97	4.02	4.77	12.15
63	8.16	9.79	24.94	4.14	4.94	12.81
64	8.73	10.50	27.08	4.26	5.11	13.50
65	9.33	11.26	29.41	4.39	5.29	14.23
66	10.19	12.32	32.36	4.75	5.74	15.56
67	11.14	13.49	35.61	5.13	6.22	17.02
68	12.17	14.76	39.19	5.55	6.75	18.61
69	13.29	16.15	43.12	6.00	7.32	20.35
70	14.52	17.68	47.45	6.48	7.94	22.26
71	15.87	19.35	52.22	7.01	8.62	24.34
72	17.34	21.17	57.46	7.57	9.35	26.62
73	18.94	23.17	63.23	8.19	10.14	29.11
74	20.69	25.36	69.58	8.85	11.00	31.84
75	22.61	27.75	76.57	9.57	11.93	34.82

## 5-Year Level Premium Plan

**Fidelity Life Association Policy Form Series F3600**  
**For face amounts greater than or equal to \$100,000.**  
 Premiums per \$1,000 are guaranteed for 5 years. **Annual policy fee: \$85.**

Issue Age	MALE			FEMALE		
	Non-Nicotine	Nicotine		Non-Nicotine	Nicotine	
	Select	Standard	Standard	Select	Standard	Standard
50	2.44	2.89	6.83	1.62	1.90	4.51
51	2.68	3.19	7.59	1.76	2.07	4.95
52	2.95	3.52	8.44	1.90	2.25	5.43
53	3.24	3.88	9.38	2.06	2.44	5.96
54	3.57	4.28	10.42	2.23	2.66	6.54
55	3.92	4.72	11.58	2.42	2.89	7.17
56	4.22	5.09	12.63	2.50	3.00	7.58
57	4.54	5.49	13.77	2.59	3.12	8.02
58	4.88	5.93	15.02	2.68	3.25	8.49
59	5.26	6.39	16.37	2.77	3.38	8.98
60	5.66	6.90	17.85	2.86	3.51	9.50
61	6.09	7.44	19.47	2.96	3.65	10.05
62	6.55	8.03	21.23	3.06	3.79	10.63
63	7.05	8.66	23.15	3.16	3.94	11.24
64	7.58	9.34	25.25	3.27	4.10	11.89
65	8.16	10.08	27.53	3.38	4.26	12.58

### Modal Factors

Annual	1.00
Semi-Annual	.52
Quarterly	.28
Monthly	.087



# Build Business Fast With Rapid Decision Term From Fidelity Life Association.



## 10-Year Level Premium Plan

**Fidelity Life Association Policy Form Series F3600**  
**For face amounts less than \$100,000.**  
 Premiums per \$1,000 are guaranteed for 10 years. **Annual policy fee: \$85.**

Issue Age	MALE			FEMALE		
	Non-Nicotine		Nicotine	Non-Nicotine		Nicotine
	Select	Standard	Standard	Select	Standard	Standard
16-25	0.90	0.99	2.00	0.72	0.77	1.42
26	0.92	1.01	2.07	0.74	0.79	1.49
27	0.93	1.03	2.13	0.75	0.81	1.56
28	0.95	1.05	2.21	0.77	0.83	1.63
29	0.96	1.07	2.28	0.79	0.85	1.70
30	0.98	1.09	2.35	0.80	0.87	1.78
31	1.00	1.12	2.43	0.82	0.90	1.87
32	1.02	1.14	2.51	0.84	0.92	1.95
33	1.03	1.16	2.60	0.86	0.94	2.04
34	1.05	1.19	2.68	0.88	0.97	2.14
35	1.07	1.21	2.77	0.90	0.99	2.24
36	1.15	1.30	2.97	0.93	1.06	2.40
37	1.23	1.39	3.19	0.96	1.13	2.57
38	1.32	1.48	3.42	1.00	1.21	2.75
39	1.41	1.59	3.66	1.03	1.30	2.95
40	1.51	1.70	3.93	1.07	1.39	3.16
41	1.61	1.82	4.22	1.16	1.46	3.34
42	1.71	1.94	4.53	1.25	1.54	3.53
43	1.82	2.08	4.87	1.35	1.62	3.73
44	1.94	2.22	5.22	1.46	1.70	3.94
45	2.06	2.37	5.61	1.58	1.79	4.16
46	2.28	2.62	6.18	1.74	1.96	4.51
47	2.52	2.90	6.81	1.91	2.15	4.90
48	2.78	3.21	7.50	2.10	2.35	5.31
49	3.08	3.55	8.27	2.30	2.57	5.76

Issue Age	MALE			FEMALE		
	Non-Nicotine		Nicotine	Non-Nicotine		Nicotine
	Select	Standard	Standard	Select	Standard	Standard
50	3.40	3.93	9.11	2.53	2.82	6.25
51	3.75	4.35	10.08	2.70	3.03	6.78
52	4.14	4.82	11.15	2.88	3.27	7.35
53	4.57	5.34	12.34	3.07	3.51	7.96
54	5.04	5.91	13.66	3.27	3.78	8.63
55	5.56	6.55	15.11	3.49	4.07	9.36
56	6.03	7.10	16.43	3.69	4.31	9.94
57	6.53	7.70	17.87	3.90	4.56	10.56
58	7.08	8.35	19.43	4.13	4.82	11.21
59	7.67	9.06	21.13	4.36	5.10	11.91
60	8.31	9.83	22.98	4.61	5.40	12.65
61	9.01	10.66	24.99	4.88	5.71	13.44
62	9.76	11.56	27.18	5.16	6.04	14.27
63	10.58	12.53	29.55	5.46	6.40	15.16
64	11.47	13.59	32.14	5.77	6.77	16.10
65	12.43	14.74	34.95	6.10	7.16	17.10
66	13.65	16.20	38.36	6.75	7.92	18.84
67	15.00	17.80	42.10	7.46	8.77	20.75
68	16.48	19.56	46.20	8.25	9.70	22.86
69	18.10	21.49	50.71	9.12	10.73	25.18
70	19.88	23.62	55.66	10.09	11.88	27.74
71	21.84	25.95	61.08	11.15	13.14	30.56
72	23.99	28.52	67.04	12.33	14.54	33.67
73	26.35	31.34	73.58	13.64	16.09	37.09
74	28.95	34.44	80.75	15.08	17.80	40.86
75	31.80	37.84	88.63	16.68	19.70	45.01

# Build Business Fast With Rapid Decision Term From Fidelity Life Association.



## 10-Year Level Premium Plan

Fidelity Life Association Policy Form Series F3600  
**For face amounts greater than or equal to \$100,000.**  
 Premiums per \$1,000 are guaranteed for 10 years. **Annual policy fee: \$85.**

Issue Age	MALE			FEMALE		
	Non-Nicotine		Nicotine	Non-Nicotine		Nicotine
	Select	Standard	Standard	Select	Standard	Standard
16-25	0.57	0.64	1.39	0.41	0.45	0.90
26	0.59	0.66	1.45	0.43	0.47	0.95
27	0.61	0.69	1.51	0.45	0.49	1.01
28	0.63	0.71	1.57	0.46	0.52	1.07
29	0.65	0.73	1.63	0.48	0.54	1.14
30	0.67	0.76	1.70	0.50	0.57	1.20
31	0.69	0.79	1.77	0.53	0.59	1.28
32	0.71	0.81	1.84	0.55	0.62	1.35
33	0.73	0.84	1.91	0.57	0.65	1.43
34	0.76	0.87	1.99	0.59	0.68	1.52
35	0.78	0.90	2.07	0.62	0.71	1.61
36	0.84	0.97	2.24	0.66	0.76	1.74
37	0.90	1.04	2.41	0.71	0.82	1.88
38	0.97	1.12	2.61	0.76	0.88	2.03
39	1.04	1.20	2.82	0.82	0.94	2.19
40	1.12	1.29	3.04	0.88	1.01	2.36
41	1.20	1.39	3.29	0.93	1.07	2.51
42	1.29	1.49	3.56	0.99	1.13	2.68
43	1.39	1.61	3.85	1.04	1.20	2.85
44	1.49	1.73	4.17	1.11	1.27	3.04
45	1.60	1.86	4.51	1.17	1.35	3.24
46	1.80	2.10	5.06	1.30	1.50	3.58
47	2.03	2.37	5.67	1.44	1.67	3.96
48	2.28	2.68	6.36	1.59	1.85	4.38
49	2.57	3.03	7.13	1.77	2.06	4.84

Issue Age	MALE			FEMALE		
	Non-Nicotine		Nicotine	Non-Nicotine		Nicotine
	Select	Standard	Standard	Select	Standard	Standard
50	2.89	3.42	7.99	1.96	2.29	5.35
51	3.24	3.84	8.97	2.15	2.52	5.89
52	3.64	4.31	10.06	2.36	2.77	6.48
53	4.08	4.84	11.30	2.59	3.04	7.13
54	4.58	5.44	12.68	2.84	3.35	7.84
55	5.14	6.11	14.23	3.11	3.68	8.63
56	5.58	6.64	15.50	3.29	3.90	9.18
57	6.06	7.22	16.89	3.49	4.14	9.77
58	6.59	7.84	18.40	3.69	4.39	10.39
59	7.15	8.53	20.04	3.91	4.65	11.05
60	7.77	9.27	21.83	4.14	4.93	11.75
61	8.44	10.07	23.78	4.38	5.23	12.50
62	9.16	10.94	25.91	4.64	5.54	13.30
63	9.95	11.89	28.22	4.91	5.88	14.15
64	10.81	12.93	30.74	5.20	6.23	15.05
65	11.74	14.05	33.49	5.51	6.61	16.01

### Modal Factors

Annual 1.00  
 Semi-Annual .52  
 Quarterly .28  
 Monthly .087



# Build Business Fast With Rapid Decision Term From Fidelity Life Association.



## 15-Year Level Premium Plan

**Fidelity Life Association Policy Form Series F3600**  
**For face amounts less than \$100,000.**  
 Premiums per \$1,000 are guaranteed for 15 years. **Annual policy fee: \$85.**

Issue Age	MALE			FEMALE		
	Non-Nicotine		Nicotine	Non-Nicotine		Nicotine
	Select	Standard	Standard	Select	Standard	Standard
16-25	0.95	1.04	2.05	0.77	0.82	1.47
26	0.97	1.07	2.14	0.79	0.84	1.55
27	0.99	1.09	2.24	0.81	0.87	1.64
28	1.02	1.12	2.34	0.83	0.89	1.73
29	1.04	1.15	2.45	0.84	0.92	1.83
30	1.06	1.18	2.56	0.86	0.94	1.93
31	1.09	1.21	2.67	0.88	0.97	2.04
32	1.11	1.24	2.79	0.91	0.99	2.16
33	1.14	1.27	2.92	0.93	1.02	2.28
34	1.16	1.31	3.05	0.95	1.05	2.40
35	1.19	1.34	3.19	0.97	1.08	2.54
36	1.28	1.45	3.44	1.04	1.17	2.73
37	1.38	1.56	3.71	1.12	1.26	2.94
38	1.49	1.69	4.00	1.21	1.36	3.17
39	1.61	1.82	4.32	1.30	1.46	3.41
40	1.73	1.97	4.66	1.40	1.58	3.67
41	1.86	2.12	5.03	1.49	1.68	3.90
42	2.01	2.29	5.44	1.58	1.78	4.15
43	2.16	2.46	5.87	1.68	1.89	4.41
44	2.33	2.65	6.34	1.78	2.01	4.69
45	2.51	2.86	6.85	1.89	2.13	4.98
46	2.80	3.20	7.59	2.07	2.34	5.42
47	3.13	3.59	8.40	2.26	2.56	5.90
48	3.50	4.02	9.30	2.47	2.81	6.42
49	3.90	4.51	10.30	2.71	3.08	6.99

Issue Age	MALE			FEMALE		
	Non-Nicotine		Nicotine	Non-Nicotine		Nicotine
	Select	Standard	Standard	Select	Standard	Standard
50	4.36	5.05	11.41	2.96	3.38	7.61
51	4.86	5.63	12.66	3.22	3.69	8.28
52	5.43	6.29	14.04	3.51	4.02	9.00
53	6.05	7.01	15.57	3.82	4.39	9.79
54	6.75	7.82	17.27	4.15	4.79	10.65
55	7.53	8.73	19.15	4.52	5.22	11.59
56	8.18	9.49	20.76	4.87	5.62	12.40
57	8.90	10.32	22.50	5.24	6.04	13.26
58	9.67	11.21	24.39	5.64	6.50	14.19
59	10.51	12.19	26.43	6.07	7.00	15.18
60	11.42	13.25	28.65	6.54	7.53	16.24
61	12.42	14.40	31.06	7.04	8.11	17.38
62	13.50	15.66	33.66	7.58	8.72	18.59
63	14.67	17.02	36.49	8.16	9.39	19.89
64	15.94	18.50	39.55	8.79	10.10	21.27
65	17.33	20.11	42.87	9.46	10.87	22.76
66	19.08	22.13	46.51	10.40	11.94	24.78
67	21.00	24.36	50.45	11.43	13.12	26.97
68	23.12	26.81	54.73	12.56	14.42	29.36
69	25.45	29.51	59.37	13.81	15.84	31.97
70	28.02	32.48	64.40	15.18	17.40	34.80

### Modal Factors

Annual	1.00
Semi-Annual	.52
Quarterly	.28
Monthly	.087



# Build Business Fast With Rapid Decision Term From Fidelity Life Association.



## 15-Year Level Premium Plan

**Fidelity Life Association Policy Form Series F3600**  
**For face amounts greater than or equal to \$100,000.**  
 Premiums per \$1,000 are guaranteed for 15 years. **Annual policy fee: \$85.**

Issue Age	MALE			FEMALE		
	Non-Nicotine	Nicotine		Non-Nicotine	Nicotine	
	Select	Standard	Standard	Select	Standard	Standard
16-25	0.62	0.69	1.46	0.46	0.50	1.00
26	0.65	0.72	1.54	0.48	0.53	1.07
27	0.68	0.75	1.63	0.51	0.56	1.14
28	0.70	0.79	1.72	0.53	0.59	1.22
29	0.74	0.83	1.81	0.56	0.62	1.30
30	0.77	0.86	1.91	0.59	0.66	1.39
31	0.80	0.90	2.02	0.62	0.69	1.49
32	0.84	0.94	2.13	0.65	0.73	1.59
33	0.87	0.99	2.25	0.68	0.77	1.70
34	0.91	1.03	2.38	0.71	0.81	1.82
35	0.95	1.08	2.51	0.75	0.86	1.94
36	1.03	1.17	2.72	0.81	0.93	2.10
37	1.11	1.26	2.94	0.87	1.00	2.27
38	1.20	1.37	3.18	0.94	1.07	2.45
39	1.30	1.48	3.45	1.01	1.15	2.65
40	1.40	1.60	3.73	1.09	1.24	2.86
41	1.51	1.73	4.05	1.16	1.32	3.06
42	1.63	1.87	4.40	1.24	1.41	3.27
43	1.76	2.03	4.79	1.32	1.50	3.50
44	1.90	2.19	5.20	1.41	1.60	3.74
45	2.05	2.37	5.65	1.50	1.71	4.00
46	2.33	2.70	6.36	1.67	1.91	4.42
47	2.64	3.07	7.15	1.85	2.13	4.89
48	3.00	3.49	8.04	2.06	2.38	5.41
49	3.40	3.97	9.05	2.29	2.65	5.98

Issue Age	MALE			FEMALE		
	Non-Nicotine	Nicotine		Non-Nicotine	Nicotine	
	Select	Standard	Standard	Select	Standard	Standard
50	3.86	4.52	10.18	2.55	2.96	6.61
51	4.35	5.10	11.44	2.81	3.27	7.29
52	4.91	5.75	12.85	3.10	3.60	8.04
53	5.54	6.49	14.44	3.42	3.98	8.86
54	6.24	7.32	16.22	3.76	4.39	9.77
55	7.04	8.26	18.23	4.15	4.84	10.77
56	7.66	8.99	19.77	4.47	5.21	11.54
57	8.33	9.78	21.45	4.82	5.62	12.36
58	9.06	10.64	23.26	5.19	6.05	13.24
59	9.86	11.57	25.23	5.59	6.52	14.18
60	10.73	12.59	27.37	6.03	7.02	15.19
61	11.67	13.70	29.68	6.49	7.57	16.27
62	12.70	14.91	32.19	7.00	8.15	17.43
63	13.81	16.22	34.92	7.54	8.78	18.68
64	15.03	17.65	37.87	8.12	9.46	20.01
65	16.35	19.20	41.08	8.75	10.19	21.43

### Modal Factors

Annual	1.00
Semi-Annual	.52
Quarterly	.28
Monthly	.087



# Build Business Fast With Rapid Decision Term From Fidelity Life Association.



## 20-Year Level Premium Plan

**Fidelity Life Association Policy Form Series F3600**  
**For face amounts less than \$100,000.**  
 Premiums per \$1,000 are guaranteed for 20 years. **Annual policy fee: \$85.**

Issue Age	MALE			FEMALE		
	Non-Nicotine	Nicotine		Non-Nicotine	Nicotine	
	Select	Standard	Standard	Select	Standard	Standard
16-25	1.00	1.09	2.24	0.82	0.87	1.64
26	1.04	1.13	2.36	0.85	0.91	1.74
27	1.08	1.18	2.49	0.88	0.94	1.85
28	1.12	1.23	2.63	0.91	0.98	1.97
29	1.16	1.28	2.77	0.95	1.02	2.10
30	1.20	1.33	2.92	0.98	1.06	2.23
31	1.25	1.38	3.08	1.02	1.11	2.37
32	1.30	1.44	3.25	1.06	1.15	2.52
33	1.35	1.50	3.43	1.10	1.20	2.68
34	1.40	1.56	3.61	1.14	1.25	2.85
35	1.45	1.62	3.81	1.18	1.30	3.03
36	1.57	1.76	4.12	1.28	1.41	3.27
37	1.70	1.91	4.45	1.38	1.52	3.52
38	1.85	2.07	4.81	1.49	1.64	3.80
39	2.00	2.24	5.20	1.61	1.78	4.10
40	2.17	2.43	5.62	1.74	1.92	4.42
41	2.35	2.64	6.09	1.86	2.05	4.71
42	2.55	2.86	6.59	1.98	2.20	5.01
43	2.76	3.11	7.14	2.12	2.35	5.34
44	2.99	3.37	7.73	2.26	2.51	5.68
45	3.24	3.66	8.37	2.41	2.69	6.05
46	3.63	4.10	9.27	2.65	2.96	6.59
47	4.06	4.60	10.27	2.90	3.25	7.18
48	4.54	5.16	11.37	3.19	3.57	7.82
49	5.08	5.79	12.60	3.50	3.92	8.52

Issue Age	MALE			FEMALE		
	Non-Nicotine	Nicotine		Non-Nicotine	Nicotine	
	Select	Standard	Standard	Select	Standard	Standard
50	5.69	6.49	13.95	3.84	4.31	9.28
51	6.35	7.25	15.45	4.21	4.74	10.12
52	7.09	8.10	17.10	4.61	5.20	11.03
53	7.92	9.04	18.93	5.04	5.72	12.02
54	8.84	10.10	20.96	5.52	6.28	13.10
55	9.87	11.28	23.21	6.05	6.90	14.28
56	10.77	12.30	25.01	6.58	7.50	15.32
57	11.76	13.42	26.94	7.16	8.14	16.43
58	12.83	14.64	29.03	7.78	8.85	17.63
59	14.01	15.97	31.28	8.46	9.61	18.91
60	15.29	17.42	33.70	9.20	10.44	20.28
61	16.69	19.01	N/A	10.01	11.34	N/A
62	18.22	20.73	N/A	10.88	12.32	N/A
63	19.88	22.61	N/A	11.84	13.38	N/A
64	21.70	24.67	N/A	12.87	14.54	N/A
65	23.69	26.91	N/A	14.00	15.79	N/A

### Modal Factors

Annual           1.00  
 Semi-Annual   .52  
 Quarterly       .28  
 Monthly         .087

# Build Business Fast With Rapid Decision Term From Fidelity Life Association.



## 20-Year Level Premium Plan

Fidelity Life Association Policy Form Series F3600  
**For face amounts greater than or equal to \$100,000.**  
 Premiums per \$1,000 are guaranteed for 20 years. **Annual policy fee: \$85.**

Issue Age	MALE			FEMALE		
	Non-Nicotine	Nicotine		Non-Nicotine	Nicotine	
	Select	Standard	Standard	Select	Standard	Standard
16-25	0.67	0.75	1.65	0.51	0.55	1.14
26	0.71	0.79	1.75	0.54	0.59	1.22
27	0.75	0.84	1.86	0.58	0.63	1.32
28	0.79	0.89	1.98	0.61	0.67	1.41
29	0.84	0.94	2.10	0.65	0.71	1.52
30	0.89	1.00	2.23	0.69	0.76	1.63
31	0.94	1.06	2.37	0.74	0.81	1.76
32	1.00	1.12	2.51	0.78	0.86	1.89
33	1.05	1.19	2.67	0.83	0.92	2.03
34	1.12	1.26	2.83	0.88	0.98	2.18
35	1.18	1.33	3.01	0.94	1.05	2.34
36	1.28	1.44	3.27	1.02	1.14	2.53
37	1.38	1.56	3.55	1.10	1.23	2.74
38	1.50	1.69	3.86	1.18	1.33	2.97
39	1.62	1.84	4.19	1.28	1.43	3.21
40	1.76	1.99	4.55	1.38	1.55	3.48
41	1.91	2.17	4.95	1.48	1.66	3.72
42	2.08	2.36	5.38	1.58	1.78	3.99
43	2.25	2.57	5.86	1.69	1.90	4.27
44	2.45	2.80	6.37	1.80	2.04	4.57
45	2.66	3.05	6.93	1.93	2.18	4.89
46	3.03	3.47	7.80	2.15	2.43	5.41
47	3.44	3.95	8.77	2.39	2.72	5.98
48	3.91	4.49	9.87	2.66	3.03	6.61
49	4.45	5.11	11.11	2.96	3.39	7.31

Issue Age	MALE			FEMALE		
	Non-Nicotine	Nicotine		Non-Nicotine	Nicotine	
	Select	Standard	Standard	Select	Standard	Standard
50	5.06	5.82	12.50	3.29	3.78	8.08
51	5.70	6.57	14.00	3.65	4.19	8.92
52	6.43	7.42	15.68	4.05	4.65	9.85
53	7.25	8.37	17.65	4.49	5.16	10.88
54	8.17	9.45	19.67	4.98	5.72	12.01
55	9.21	10.67	22.03	5.52	6.35	13.26
56	10.06	11.65	23.76	6.02	6.92	14.26
57	10.99	12.71	25.62	6.55	7.53	15.32
58	12.01	13.88	27.63	7.14	8.20	16.47
59	13.12	15.14	29.80	7.78	8.93	17.71
60	14.33	16.53	32.14	8.48	9.73	19.04
61	15.66	18.04	N/A	9.24	10.60	N/A
62	17.10	19.69	N/A	10.07	11.54	N/A
63	18.69	21.50	N/A	10.97	12.57	N/A
64	20.41	23.46	N/A	11.96	13.69	N/A
65	22.30	25.61	N/A	13.03	14.91	N/A

### Modal Factors

Annual 1.00  
 Semi-Annual .52  
 Quarterly .28  
 Monthly .087



# Build Business Fast With Rapid Decision Term From Fidelity Life Association.



## 30-Year Level Premium Plan

**Fidelity Life Association Policy Form Series F3600**  
**For face amounts less than \$100,000.**  
 Premiums per \$1,000 are guaranteed for 30 years. **Annual policy fee: \$85.**

Issue Age	MALE			FEMALE		
	Non-Nicotine	Nicotine		Non-Nicotine	Nicotine	
	Select	Standard	Standard	Select	Standard	Standard
16-25	1.14	1.25	2.68	0.92	0.98	2.02
26	1.22	1.33	2.85	0.98	1.04	2.16
27	1.30	1.42	3.04	1.04	1.11	2.32
28	1.38	1.51	3.23	1.11	1.19	2.48
29	1.47	1.61	3.44	1.18	1.26	2.66
30	1.57	1.71	3.66	1.25	1.35	2.85
31	1.67	1.83	3.90	1.33	1.43	3.05
32	1.78	1.94	4.15	1.42	1.53	3.27
33	1.90	2.07	4.42	1.51	1.63	3.50
34	2.03	2.21	4.71	1.61	1.74	3.75
35	2.16	2.35	5.01	1.71	1.85	4.02
36	2.35	2.56	5.42	1.85	2.00	4.32
37	2.57	2.80	5.87	2.00	2.16	4.64
38	2.80	3.05	6.35	2.17	2.34	4.99
39	3.05	3.33	6.87	2.35	2.53	5.36
40	3.32	3.63	7.44	2.54	2.74	5.76
41	3.61	3.94	8.02	2.73	2.94	6.15
42	3.92	4.29	8.65	2.93	3.16	6.57
43	4.26	4.66	9.32	3.14	3.39	7.01
44	4.63	5.06	10.05	3.37	3.64	7.48
45	5.03	5.50	10.83	3.62	3.91	7.99
46	5.61	6.14	N/A	3.97	4.31	N/A
47	6.26	6.86	N/A	4.36	4.76	N/A
48	6.98	7.66	N/A	4.79	5.25	N/A
49	7.79	8.55	N/A	5.26	5.78	N/A
50	8.69	9.55	N/A	5.77	6.38	N/A

## 30-Year Level Premium Plan

**Fidelity Life Association Policy Form Series F3600**  
**For face amounts greater than or equal to \$100,000.**  
 Premiums per \$1,000 are guaranteed for 30 years. **Annual policy fee: \$85.**

Issue Age	MALE			FEMALE		
	Non-Nicotine	Nicotine		Non-Nicotine	Nicotine	
	Select	Standard	Standard	Select	Standard	Standard
16-25	0.86	0.95	2.03	0.67	0.72	1.46
26	0.92	1.02	2.17	0.72	0.78	1.58
27	0.99	1.10	2.33	0.77	0.84	1.70
28	1.07	1.18	2.49	0.83	0.90	1.84
29	1.15	1.26	2.67	0.89	0.97	1.99
30	1.23	1.36	2.86	0.96	1.05	2.14
31	1.32	1.46	3.06	1.03	1.13	2.32
32	1.42	1.57	3.28	1.11	1.21	2.50
33	1.53	1.68	3.51	1.19	1.31	2.70
34	1.64	1.81	3.76	1.28	1.41	2.92
35	1.76	1.94	4.03	1.38	1.52	3.15
36	1.92	2.12	4.37	1.49	1.64	3.39
37	2.09	2.31	4.74	1.60	1.76	3.66
38	2.28	2.51	5.14	1.73	1.90	3.94
39	2.49	2.74	5.57	1.86	2.04	4.24
40	2.71	2.99	6.04	2.01	2.20	4.57
41	2.95	3.26	6.54	2.16	2.37	4.89
42	3.21	3.55	7.08	2.32	2.56	5.24
43	3.50	3.86	7.67	2.49	2.75	5.61
44	3.81	4.21	8.30	2.68	2.97	6.01
45	4.15	4.58	8.99	2.88	3.20	6.43
46	4.67	5.17	N/A	3.21	3.56	N/A
47	5.26	5.83	N/A	3.57	3.97	N/A
48	5.92	6.59	N/A	3.97	4.41	N/A
49	6.67	7.43	N/A	4.42	4.91	N/A
50	7.51	8.39	N/A	4.92	5.47	N/A

# Build Business Fast With Rapid Decision Term From Fidelity Life Association.



## Annual Renewable Term Rates For All Plans

**Fidelity Life Association Policy Form Series F3600**  
 Guaranteed Maximum Annual Premium Rates per \$1,000 After Initial Level Period. Annual policy fee: \$85.

Non-Nicotine			Nicotine		Non-Nicotine			Nicotine		Non-Nicotine			Nicotine	
Attained Age	Male	Female	Male	Female	Attained Age	Male	Female	Male	Female	Attained Age	Male	Female	Male	Female
21	2.67	1.39	3.82	1.87	46	7.92	5.89	14.85	10.84	71	82.98	57.91	121.50	101.53
22	2.67	1.42	4.02	1.96	47	8.48	6.52	15.90	12.10	72	92.41	63.49	132.71	110.47
23	2.70	1.42	4.22	2.05	48	8.92	7.21	16.70	13.60	73	102.34	69.58	144.01	120.22
24	2.73	1.48	4.45	2.17	49	9.48	7.99	17.72	15.28	74	113.01	76.33	156.25	130.42
25	2.81	1.51	4.70	2.35	50	10.22	8.86	19.06	17.08	75	124.63	83.74	169.85	141.13
26	2.92	1.63	4.95	2.50	51	11.17	9.85	20.80	19.06	76	137.73	91.87	184.93	152.71
27	2.98	1.69	5.09	2.65	52	12.33	10.96	22.91	21.19	77	152.97	100.87	202.37	165.19
28	2.98	1.78	5.12	2.83	53	13.66	12.13	25.44	23.50	78	170.67	110.68	222.37	178.66
29	2.98	1.87	5.12	3.01	54	15.35	13.36	28.46	25.96	79	190.50	121.45	244.39	193.15
30	2.98	1.96	5.12	3.19	55	17.25	14.77	31.68	28.57	80	212.62	134.83	268.46	211.21
31	2.98	2.08	5.15	3.43	56	19.21	16.30	35.01	31.36	81	236.66	151.27	294.04	233.29
32	3.01	2.20	5.24	3.67	57	21.11	17.92	38.08	34.18	82	262.13	168.67	320.36	256.03
33	3.10	2.35	5.41	3.97	58	23.01	19.60	41.01	37.12	83	289.94	186.94	348.42	279.25
34	3.16	2.53	5.61	4.36	59	25.23	21.31	44.45	40.27	84	320.86	207.31	380.15	303.43
35	3.31	2.74	5.84	4.75	60	27.93	23.11	48.69	43.54	85	358.80	227.95	420.28	325.78
36	3.46	2.95	6.18	5.14	61	31.22	25.09	53.87	47.08	86	400.94	252.34	464.23	351.61
37	3.67	3.13	6.58	5.47	62	35.04	27.19	59.82	50.83	87	446.98	282.46	511.49	383.65
38	3.94	3.28	7.06	5.80	63	39.22	29.41	66.19	54.67	88	496.52	314.23	561.40	415.72
39	4.18	3.46	7.60	6.16	64	43.58	31.84	72.56	58.81	89	549.17	345.85	613.47	445.06
40	4.51	3.67	8.25	6.55	65	48.12	34.54	78.79	63.28	90	602.55	369.13	664.83	461.74
41	4.90	3.91	9.05	7.00	66	52.72	37.48	84.82	68.14	91	656.07	391.39	714.82	475.42
42	5.38	4.18	9.99	7.57	67	57.52	40.75	90.91	73.54	92	712.79	428.29	766.80	504.97
43	5.94	4.51	11.10	8.20	68	62.59	44.38	97.14	79.45	93	773.22	478.30	821.16	546.79
44	6.56	4.90	12.35	8.95	69	68.28	48.34	104.00	85.96	94	837.55	540.58	879.59	605.08
45	7.24	5.35	13.60	9.82	70	74.92	52.81	111.85	93.31					

**Modal Factors:** Annual 1.00    Semi-Annual .52    Quarterly .28    Monthly .087

# Build Business Fast With Rapid Decision Term From Fidelity Life Association.



## Licensing & Contracting

### Form Required for Producer Contracting

Step 1. Complete the Producer Application Form - M0009

Step 2. Return the form to your General Agent

Step 3. GA reviews for accuracy, signs, and forwards to Fidelity Life Association

Note: Fidelity Life Association contracts General Agents only. All agent agreements are between the agent and GA.

### Appointment Fees

When an appointment is submitted with the life application, Fidelity Life Association will pay the appointment fee. If an agent is seeking pre-appointment, the appointment fee will be paid by the agent. For agents and General Agents who have issued a policy within the previous 12 months, Fidelity Life Association will pay the appointment renewal fee. For agents and General Agents who have not issued a case in the past 12 months, the appointment will typically be terminated unless paid by the GA or agent.

### Code Number

Code numbers will be assigned when the GA and agent are appointed with Fidelity Life Association.

## Commissions

Commissions will be paid weekly.

### Forms/Supplies And State Product Approvals

Visit our website: [www.FidelityLife.com](http://www.FidelityLife.com) or [www.fla-life.com](http://www.fla-life.com)

## Submitting New Applications

1. Mail paper applications to the following address:

Fidelity Life Association  
P.O. Box 9269  
Oak Brook, IL 60522-9269

2. Fax application to the following fax number (do **NOT** also "mail" the paper application when faxing an application):

Toll Free - (866) 947-8730  
(for new applications only)

3. E-mail applications to the following e-mail address (do **NOT** also "mail" the paper application when e-mailing an application):

[newapplications@fla-life.com](mailto:newapplications@fla-life.com)

**Initial premium may be submitted with the application.**

## Case Status

For case status, visit our web site at:

<https://agents.fidelitylifeassociation.com>

Your User ID and Password will provide you access to status information on all of your cases.

## Policy Delivery

For cases which have requirements due on delivery, we allow 45 days from the issue date for these to be received in the Home Office. After this, the case is closed and the Owner is sent an off risk letter.

All of our policies have a 30 day free look period.

## Getting Your Cases Placed

Mailed applications may be accompanied by an initial premium check for the first modal premium due.

We will draw the first premium via Credit Card or EFT if no check is received provided the bank or Credit Card information is included on the application.\*

If direct billing method is selected, billing will commence after initial premium is received and applied.

# Build Business Fast With Rapid Decision Term From Fidelity Life Association.



## General Business Standards

Fidelity Life Association complies with all federal and state regulations. Each person transacting business with Fidelity Life Association is expected to be familiar with the regulations of the state in which they do business and to act within both the letter and the spirit of the law.

## Home Office Contacts

Policyowner Service and Commissions  
Toll-free (800) 369-3990

New Business and Appointments  
Toll-free (877) 704-6279

Underwriting and Risk Assessment  
Toll-free (866) 947-8739

Switchboard (630) 522-0392

### **General E-mail:**

New Business	<a href="mailto:newbus@fla-life.com">newbus@fla-life.com</a>
Policyowner Services	<a href="mailto:pos@fla-life.com">pos@fla-life.com</a>
Agency/Marketing	<a href="mailto:agency@fla-life.com">agency@fla-life.com</a>

### **New Business:**

Phone: (877) 704-6279  
Fax: (866) 947-8730 (New Applications)  
Fax: (866) 947-8735 (Requirements)

## **Mail and Courier:**

**Mailing Address**  
Fidelity Life Association  
P. O. Box 9269  
Oak Brook, IL 60522-9269

**Courier Address**  
Fidelity Life Association  
1211 West 22nd Street, Suite 209  
Oak Brook, IL 60523

## **Underwriting Contacts**

Underwriting at Fidelity Life is completed by a combination of Home Office Staff and outside underwriting groups. We recognize that producers have a need to contact an underwriter for any number of reasons and encourage you to do so. Our success, like yours, depends on being able to put profitable business on the books.

Need to speak to an Underwriter?  
Call: **866.947.8739**

This toll-free number searches the underwriting group and finds an available underwriter here at the Home Office.

You may receive communication from underwriters who are not listed below. Feel free to deal with these other underwriters on a case by case basis. General questions or situations of concern should, however, be addressed to following:

Doug Coe  
Chief Underwriter  
224.265.9726  
[doug.coe@fla-life.com](mailto:doug.coe@fla-life.com)

Fran Gramberg  
Underwriting Administration  
224.265.9759  
[fran.gramberg@fla-life.com](mailto:fran.gramberg@fla-life.com)

Individual case support is divided based on the first letter of the client's last name.

Danny Kidd  
Underwriting Consultant  
224.265.9755  
[danny.kidd@fla-life.com](mailto:danny.kidd@fla-life.com)  
Cases: A - G

Jeannine Duplessis  
Underwriting Consultant  
224.265.9757  
[jeannine.duplessis@fla-life.com](mailto:jeannine.duplessis@fla-life.com)  
Cases: H - O

Mary Peifer  
Underwriting Consultant  
224.265.9758  
[mary.peifer@fla-life.com](mailto:mary.peifer@fla-life.com)  
Cases: P - Z

## OTHER CONTACT INFORMATION

Underwriting E-Fax  
**866.947.8734**

General Underwriting E-Mail  
[und@fla-life.com](mailto:und@fla-life.com)

Fidelity Life Website  
[www.FidelityLife.com](http://www.FidelityLife.com)

Application forms and product guides are found in the Agents section (no password is needed).

# Build Business Fast With Rapid Decision Term From Fidelity Life Association.



## 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 provide the kind of flexibility and quickness-to-market that keeps you ahead of the curve in taking advantage of opportunities for success.

- Total access to key decision-makers.
- The ability to create custom life and annuity solutions for your customers.
- Unique web-based application and underwriting process—among the most convenient in the industry.
- The option of using your own administrative resources.

To learn more about RD Term from Fidelity Life Association, call us at **866-710-1013** or go on the web at [www.FidelityLife.com](http://www.FidelityLife.com)



Established 1896

**Innovation Is Our Policy<sup>SM</sup>**

Fidelity Life Association,  
A Legal Reserve Life Insurance Company  
1211 West 22nd Street, Suite 209, Oak Brook, IL 60523  
[www.FidelityLife.com](http://www.FidelityLife.com)

\* For the latest rating, access [www.ambest.com](http://www.ambest.com)