



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 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)



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

**Build business fast  
with Rapid Decision  
Term from Fidelity Life  
Association.**



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Not For Distribution  
To The General Public

## Fidelity Life Association RD Term Product Features

- Level death benefit participating term life to age 95 in amounts up to \$300,000
- Guaranteed level premium periods of 5, 10, 15, 20 and 30 years
- 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
- Optional Return of Premium Rider for 15, 20 or 30 year terms

### 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

### Riders\*

#### 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.

#### 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 a full policy term. The Return of Premium rider is available only for policies with terms of 15, 20 or 30 years.

#### Waiver of Premium Rider (Optional)

Available for ages 20 to 55. There is a 6-month (retroactive) waiting period.

#### 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.

#### Accidental Death Benefit (Optional)

This rider pays a benefit in the event of accidental death. The rider is available at issue ages 20 through 65 in benefit amounts equal to the face amount of the policy (maximum ADB issue limit \$250,000).

#### The Underwriting Approach

Fidelity Life Association will employ our Rapid Decision underwriting process where underwriting decisions will be geared to an accept/decline model with minimum additional evidence. Therefore, it is very important to pre-qualify all applicants. Cases which cannot be approved or denied right away will be withdrawn until the necessary information is submitted.

In every case, MIB, MVR and Pharmacy records will be obtained. The information must be consistent with the information found in these records. All interviews will be conducted with the proposed insured and are recorded. No other person, including family members, friends, translators or guardians may answer questions on behalf of the proposed insured. If there is no primary care physician or none has been seen within the past 5 years, the case will be denied due to “the absence of health care appropriate to age.”

Ratable medical conditions are not suited to RD Term. The following is a list of some of the more common conditions which are not accepted; cancer, diabetes, heart attack, heart by-pass/angioplasty, sleep apnea and stroke/TIA.

#### RD Term Distribution Guidelines:

In order for the RD Term product series to work as priced, there are a few principles which must be adhered to in order for both FLA and its reinsurers to continue offering this product. They are:

- The product expects no discernable anti-selection against FLA
- There is an expectation that an agent doing business with FLA through a GA has a significant relationship with the GA
- In order to sustain the product at its current pricing levels, we have an expectation that because of the streamlined underwriting process, 90% of

applications submitted will be approved and 90% of applications approved will be placed. For assistance in meeting these standards, go to FidelityLife.com for pre-qualifying questions

- The product is fully underwritten. It is neither a guaranteed issue or simplified issue product

#### RD Term Rates

There are three premium classes for RD Term: Select Non-Nicotine, Standard Non-Nicotine and Standard Nicotine. Rates are distinct based on gender (except in Montana which uses male rates only).

#### 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.

- Exclusive and limited distributor base
- 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

For rates or to learn more about RD Term life insurance coverage from Fidelity Life Association, call Sales/Marketing at **866-710-1013** or go online at **FidelityLife.com**



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\* Not all riders available in all states.