

Ultra-fast processing, More attractive rates

Fidelity Life Association is proud to offer Graded Death Benefit Term and Whole Life products that meet the needs of your impaired risks, and feature 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, even prospects who have experienced difficulty getting insurance can now obtain 10, 20, or 30-year term or whole life policies with face amounts up to \$250,000 in days, not months.

No exams.¹ 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.



Innovation Designed Around You

With an A- (Excellent) rating from A.M. Best,⁴ 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.

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 www.FidelityLife.com today.



Established 1896

Innovation Is Our Policy[®]

Fidelity Life Association,
A Legal Reserve Life Insurance Company

www.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 Series F3500), Graded Death Benefit Term Life (Policy Form Series F3501, F3511, and F3521.) and some riders are not available in all states. A two-year suicide exclusion and contestability applies (one year in some states). All applications are subject to underwriting approval. Our NAIC number is 63290.

¹ Occasionally a medical exam, test or report will be ordered to assist in clarifying or correcting an item of medical history.

² Does not apply in Pennsylvania where face amounts remain constant but premium levels increase.

³ Not available in all states.

⁴ For latest rating, access www.ambest.com

Impaired Risk Insurance with Innovations that Benefit Your Customers and...You

Graded Death Benefit Term & Whole Life from Fidelity Life Association



For Producer Use Only
Not for Distribution
to the General Public



Established 1896

A Choice of 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 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 policy fee.

Graded Death Benefit Term

Graded Death Benefit Term 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 the end of your level term period, 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%.²

Term Issue Limits		
Issue Age	Minimum	Maximum
20-45	\$25,000	\$250,000
46-55	\$20,000	\$200,000
56-65	\$15,000	\$100,000
66-70	\$10,000	\$50,000

Term Lengths	
Issue Age	Available Term Lengths
20-70	10-year term
20-65	10, 20-year term
20-60	10, 20, 30 year term

Graded Death Benefit Whole Life

Graded Death Benefit 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.

Whole Life Issue Limits		
Issue Age	Minimum	Maximum
20-45	\$15,000	\$250,000
46-55	\$10,000	\$200,000
56-65	\$10,000	\$100,000
66-75	\$5,000	\$50,000

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. The full death benefit will be paid for accidental death.

Year 2

For all causes of death, an amount equal to 2 annual premiums. 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 Benefit³

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. Expires at age 65.

Eligibility Requirements

- Prospective customers must be U.S. citizens or hold a permanent resident status (green card) and reside in the U.S.
- Potential customers must also be able to answer "NO" to the following questions for term or whole life in order to qualify for either policy.

Have you been diagnosed as having or been treated by a physician for:

- AIDS, ARC or HIV?
- Alzheimer's Disease or Dementia?
- Amyotrophic Lateral Sclerosis (ALS)?
- Mental Retardation or Down's Syndrome?

Or do you...

- Require the assistance of another person for dressing, bathing, toileting or mobility or use an oxygen tank?

And answer "NO to all of these questions Have you, within the past 2 (two) years:

- Had a heart attack or stroke?
- Had or are now awaiting an organ or bone marrow transplant (except as a donor)?
- Been diagnosed with cancer or received or been prescribed radiation, chemotherapy or dialysis?
- Been confined to or advised by a licensed medical professional to be admitted to, a nursing home, hospice, extended care or special treatment facility or are you now hospitalized?
- Used controlled substances except as prescribed by a physician?
- Been treated for or been advised by a physician to seek treatment for drug or alcohol use?
- Been advised by a physician that your life expectancy is less than 24 months?
- Had more than one DUI (DWI) violation, been convicted of a felony or are you now on probation?