

## 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 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.



Established 1896

**Innovation Is Our Policy®**

Fidelity Life Association,  
A Legal Reserve Life Insurance Company

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Chicago, IL 60631

[www.FidelityLife.com](http://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.

M3000 November 2011

# Health Issues? Please Apply!

## Graded Death Benefit Coverage from Fidelity Life Association



Established 1896

## Graded Death Benefit

### A Choice of Term or Whole Life Coverage

This flexible product offers a choice of either term insurance if you are seeking pure protection or whole life for permanent protection plus cash value accumulation.

### Graded Death Benefit Term Insurance

Fidelity Life offers its Graded Death Benefit Term policy in amounts of \$10,000 to \$250,000 depending on your age, with level premiums for the life of the policy. The policy is offered in three term lengths. The 10 year term length is available from ages 20-70. The 20 year term length is available from ages 20-65. The 30 year term length is available from ages 20-60. 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%.<sup>1</sup>

### Graded Death Benefit Whole Life

Graded Death Benefit 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<sup>2</sup>

You may accelerate up to 50% of 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 an additional death benefit in the event of accidental death. The rider is available at issue ages 20 through 60 in benefit amounts up to \$300,000.

## 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.<sup>3</sup> Standard policy issuance depends only on the answers to a few health questions during the underwriting process.

## Life Insurance—Your Way

Fidelity Life is life insurance for people just like you. 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.<sup>4</sup>

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 [www.FidelityLife.com](http://www.FidelityLife.com).

<sup>1</sup> Does not apply in Pennsylvania where face amounts remain constant but premium levels increase.

<sup>2</sup> Not available in all states.

<sup>3</sup> Occasionally a medical exam, test or report will be ordered to assist in clarifying or correcting an item of medical history.

<sup>4</sup> For the latest rating, access [www.ambest.com](http://www.ambest.com)