

## Worksite Graded Death Benefit Whole Life

- Designed for the senior market
- Issue ages 50 through 79
- “Guarantee” issue\*
- Face amounts from \$5,000 to \$25,000
- Full benefits starting in the third year

\* Simplified issue when employee is purchasing  
for a parent



Established 1896

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

Fidelity Life Association,  
A Legal Reserve Life Insurance Company

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To The General Public

Worksite Graded Death  
Benefit Whole Life —  
Innovation You've Come  
to Expect From Fidelity  
Life Association.



Designed Especially For  
The Senior Market



Fidelity Life Association is proud to offer a Graded Death Benefit Whole Life product that is designed especially to meet the needs of your worksite clients' retirees and the parents of their employees. Now that's the innovation you have come to expect from Fidelity Life Association. All with the peace-of-mind our A- (Excellent) rating from A.M. Best brings.\* And it's also available to employees and spouses as well.

The Graded Death Benefit product provides the insured partial coverage immediately with full coverage starting in year three. The product is available through convenient payroll deduction.

### **"Guarantee" Issue in Most Cases**

Worksite Graded Death Benefit coverage is "guarantee" issue. The employee need only be actively at work on the date the application is signed.

When the employee is purchasing the coverage for a parent the coverage is simplified issue, requiring the answers to a few health questions.

### **Issue Ages and Limits**

For retirees and parents, coverage is available between the ages of 50 and 79 with limits of \$5,000 to \$10,000.

For active employees and spouses, coverage may be issued between the ages of 20 and 79 with limits ranging from \$5,000 to \$25,000.

### **The Graded Death Benefit**

The death benefit available from the Worksite Graded Death Benefit Whole Life certificate increases over the first three years as follows:

#### **Year 1**

The death benefit is at least 10% of the face amount or an amount equal to one annual premium plus 10%, whichever is higher. The full face amount will be paid for accidental death.

#### **Year 2**

The death benefit is at least 25% of the face amount or an amount equal to two annual premiums plus 10%, whichever is higher. The full face amount will be paid for accidental death.

#### **Year 3**

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

#### **Accelerated Death Benefit — An Added Feature\*\***

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 feature is added at no additional cost.

#### **Accelerated Death Benefit for Long Term Care\*\***

The Accelerated Death Benefit for Long Term Care rider provides a portion of the death benefit when the insured becomes eligible for benefits by being certified as being both chronically ill and confined to a nursing or assisted living facility or is receiving home health or adult day care services. The rider provides a monthly accelerated benefit with a two-year waiting period but after a 90-day elimination period has been satisfied.

The monthly accelerated benefit is 4% of the base face amount with a maximum benefit period of 25 months. Issue ages for this

rider are 16 through 70 and the rider expires at age 121.

### **Worksite Graded Death Benefit Whole Life Brought to You by an Unbeatable Team**

Fidelity Life Association has teamed with two of the worksite industry's finest organizations, Vision Financial Corporation and National Benefit Partners, to bring you Worksite Graded Death Benefit Whole Life.

Vision Financial has been chosen by Fidelity Life Association to administer all worksite programs. Vision is America's



leading worksite marketing third-party administrator, providing full administrative serv-

ices for payroll-deducted products, billing solutions and consulting services.

National Benefit Partners is Fidelity Life Association's worksite distribution partner with offices in Los Angeles and Philadelphia. To learn more about Worksite Graded Death Benefit Whole Life, contact Brian Jund at 714-255-0280 or e-mail at [bjund@nationalbenefitpartners.com](mailto:bjund@nationalbenefitpartners.com)



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

\*\*Not available in all states.