



Established 1896

Innovation Is Our Policy®

# Graded Death Benefit Term & Graded Death Benefit Whole Life from Fidelity Life Association

## Product, New Business and Underwriting Guide



# Graded Death Benefit Term & Graded Death Benefit Whole Life from Fidelity Life Association

Fidelity Life Association is proud to offer impaired risk insurance that meets the needs of potential customers, and features a streamlined sales and approval process that is among the most convenient in the industry. All from a company that has the financial stability and security of an A.M. Best A- (Excellent) rating.<sup>1</sup>

No exams. No testing. No waiting.<sup>2</sup> And no processing delays. Issuance of a policy depends only on the answers to a few health questions. Thanks to our unique, web-based underwriting process, even prospects who have experienced difficulty getting insured can obtain 10, 20 or 30-year term or whole life policies with face amounts up to \$250,000 in days, not months.

Fidelity Life Association Graded Death Benefit Term and Whole Life products even offer enhanced placement rates, quicker commission payments and less cumbersome administrative tracking that will greatly benefit you.

Graded Death Benefit Term and Whole Life are “graded death benefit” policies. This means that the death benefit in the first two years is less than the full amount of insurance for which the customer applied. The death benefit “grades” in years one and two. In the third year the death benefit is equal to the full amount of coverage. The full death benefit will be paid in years one and two for accidental death. (For specific death benefits in years one and two see Death Benefit Charts).



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**Innovation Is Our Policy®**

Fidelity Life Association,  
A Legal Reserve Life Insurance Company

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

## A Choice of 10, 20 or 30-Year Term or Whole Life with Graded Death Benefit Coverage

- Each provides customers with health problems with some coverage immediately.
- Each provides full coverage starting in year 3.
- Each offers a variety of payment options and carries a \$50 commissionable policy fee.
- Premium classes—standard.
- Convertibility—not applicable.

### Term Insurance

- 10, 20 or 30-year terms.
- Issued from ages:
  - 20 through 70 for 10-year term
  - 20 through 65 for 20-year term
  - 20 through 60 for 30-year term
- Premiums are level for the life of the policy which for the 10-year term is to age 80 or for 20 years whichever is longer, for the 20-year term is to age 80 or 25 years whichever is longer and for the 30-year term is to age 80 or 35 years whichever is longer.
- At year 11, 21 or 31 whichever is applicable, there is a one-time decrease in the 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 50%.<sup>3</sup>

### Term Insurance 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

<sup>1</sup> For the latest rating, access [www.ambest.com](http://www.ambest.com)

<sup>2</sup> Occasionally a medical exam, test, or report will be ordered to assist in clarifying or correcting an item of medical history.

<sup>3</sup> Does not apply in Pennsylvania where face amounts remain constant but premiums levels increase.



## Whole Life

- Issued from ages 20 through 75.
- Level premiums for the life of the policy.
- 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

## Premium & Billing Options

### Policy Fee & Premium Calculation

There is a \$50.00 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.

For example, a 30-year-old male applying for \$20,000 Graded Death Benefit 10-year term life would be calculated as  $\$13.00 \times 20 = \$260.00 + \$50.00 = \$310.00$ .

### Billing Modes

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

### Modal Factors

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

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# Graded Death Benefit Term & Graded Death Benefit Whole Life from Fidelity Life Association

## Riders

### Accelerated Death Benefit<sup>1</sup> (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 and expires at age 85.

### 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. Expires at age 65.

### ADB Premiums per \$1,000

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

### Requirements For Eligibility (Both Term & Whole Life)

Prospective customers must be U.S. citizens or hold a permanent resident status (green card) and reside in the U.S. In addition, they must meet the following height and weight limits:

### GDB Term & Whole Life Height and Weight Limits

Height	Minimum	Maximum for above \$100,000	Maximum for \$100,000 or less.
4' 8"	74	227	330
4' 9"	76	231	334
4' 10"	79	234	337
4' 11"	82	238	341
5' 0"	84	243	346
5' 1"	87	248	351
5' 2"	90	254	357
5' 3"	93	262	365
5' 4"	96	269	372
5' 5"	99	276	379
5' 6"	102	284	387
5' 7"	105	293	396
5' 8"	109	301	404
5' 9"	112	309	413
5' 10"	115	317	420
5' 11"	118	325	428
6' 0"	122	334	437
6' 1"	125	342	445
6' 2"	129	351	454
6' 3"	132	361	464
6' 4"	136	370	473
6' 5"	139	380	483
6' 6"	143	389	492
6' 7"	146	397	500
6' 8"	150	404	507
6' 9"	154	412	515

Note: Potential customers must also be able to answer "NO" to a simple and brief medical questionnaire for Term or Whole Life in order to qualify for either policy. Depending on age and amount of death benefit, routine telephone interviews may also be conducted. Fidelity Life Association reserves the right to order additional requirements if we feel they are necessary.

<sup>1</sup> Not available in all states.



## Underwriting

The Graded Death Benefit products have been designed for customers who are in less-than-perfect health but who have a life expectancy of several years. The products are not suited to applicants with serious health or other risk issues or who have a limited life expectancy.

### General Underwriting Information

1. The Proposed Insured must be a U.S. citizen or hold permanent resident status (green card) and must reside in the United States.
2. All applications will be underwritten. In addition to the application questions we do routinely obtain MIB, Pharmacy and MVR data.
3. Although we anticipate that additional evidence will be rare, we reserve the right to request additional evidence of insurability on any case and/or conduct a telephone interview.

### Business Written Across State Borders

In cases where an application is taken outside the applicant's state of residence it should be accompanied by form F1515 (Non-Resident Sale) and include an explanation. If the explanation is in compliance with all state regulations and other laws, Fidelity Life Association will process the case. If not, the application will be rejected.

### Occupations

Travel by missionaries (and related religious activities), diplomats, journalists, archeologists, geologists, volunteer and foreign aid workers who travel outside the United States will not be considered. Military and U.S. State Department personnel may be considered on an individual basis.

### Foreign Nationals

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.

### Temporary Residents

In general, applicants living in the United States on a basis of a temporary visa **cannot** be considered.

## Application Questionnaire

**ALL questions must be answered "No" to qualify.**

- 1) Have you been diagnosed as having or been treated by a physician for:
  - a. Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC)? ( ) YES ( ) NO
  - b. Alzheimer's disease (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 do you use an oxygen tank? ( ) YES ( ) NO
- 2) Have you, **within the past 2 (two) years:**
  - a. Had a heart attack (myocardial infarction) or stroke (cerebral vascular accident)? ( ) YES ( ) NO
  - b. Had or are now awaiting an organ or bone marrow transplant (except as a donor)? ( ) YES ( ) NO
  - c. been diagnosed with cancer, received or been prescribed radiation or chemotherapy or have you received or been prescribed dialysis? ( ) YES ( ) NO
  - d. Been confined to or been 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? ( ) YES ( ) NO
  - e. Used controlled substances such as cocaine, heroin, amphetamines, barbiturates or hallucinogens except as prescribed by a physician or been treated for or been advised by a physician to seek treatment for drug or alcohol use? ( ) YES ( ) NO
  - f. Been advised by a licensed medical professional that your life expectancy is less than 24 months? ( ) YES ( ) NO
  - g. Had more than one DUI (DWI) violation, been convicted of a felony or are you now on probation? ( ) YES ( ) NO

**If you have any questions or need clarification on the above questions, you can contact the Underwriting Department at 866-947-8739 or [und@fidelitylife.com](mailto:und@fidelitylife.com).**

**Submit First Modal Premium with Application**

# Graded Death Benefit Term Life Annual Premiums per \$1,000

## Graded Death Benefit 10-Year Term Life Annual Premiums (per \$1,000\*)

### Policy Form F3501

Issue Age	Male	Female
20	11.00	7.00
21	11.26	7.11
22	11.47	7.25
23	11.64	7.42
24	11.80	7.67
25	12.00	8.00
26	12.00	8.06
27	12.05	8.19
28	12.24	8.39
29	12.55	8.66
30	13.00	9.00
31	13.27	9.50
32	13.70	10.07
33	14.29	10.70
34	15.05	11.35
35	16.00	12.00
36	16.63	12.68
37	17.37	13.34
38	18.19	13.95
39	19.08	14.51

Issue Age	Male	Female
40	20.00	15.00
41	21.20	15.96
42	22.43	16.92
43	23.66	17.90
44	24.86	18.92
45	26.00	20.00
46	27.60	20.65
47	29.21	21.29
48	30.81	21.90
49	32.41	22.47
50	34.00	23.00
51	35.81	23.89
52	37.64	24.76
53	39.46	25.58
54	41.25	26.33
55	43.00	27.00
56	45.26	27.92
57	47.51	28.79
58	49.75	29.60
59	51.92	30.34

Issue Age	Male	Female
60	54.00	31.00
61	58.83	33.69
62	64.02	36.67
63	69.59	40.00
64	75.57	43.75
65	82.00	48.00
66	87.51	51.49
67	93.28	55.39
68	99.29	59.75
69	105.54	64.62
70	112.00	70.00



## Graded Death Benefit 20-Year Term Life Annual Premiums (per \$1,000\* †)

### Policy Form F3511

Issue Age	Male	Female
20	11.10	7.13
21	11.36	7.28
22	11.57	7.47
23	11.74	7.72
24	11.90	8.01
25	12.17	8.34
26	12.23	8.56
27	12.40	8.79
28	12.70	9.03
29	13.09	9.27
30	13.60	9.49
31	14.18	10.06
32	14.85	10.66
33	15.61	11.29
34	16.44	11.95

Issue Age	Male	Female
35	17.34	12.63
36	18.29	13.34
37	19.29	14.06
38	20.33	14.80
39	21.40	15.55
40	22.50	16.29
41	23.95	17.35
42	25.45	18.45
43	27.00	19.59
44	28.59	20.76
45	30.18	21.99
46	32.10	22.98
47	34.06	23.98
48	36.06	24.99
49	38.09	26.00

Issue Age	Male	Female
50	40.14	27.02
51	42.56	28.22
52	45.03	29.44
53	47.53	30.69
54	50.06	31.97
55	52.60	33.28
56	55.58	34.83
57	58.62	36.45
58	61.69	38.13
59	64.77	39.85
60	67.83	41.61
61	72.95	45.10
62	78.34	48.91
63	84.00	53.05
64	89.93	57.54
65	96.15	62.37

## Graded Death Benefit 30-Year Term Life Annual Premiums (per \$1,000\* †)

### Policy Form F3521

Issue Age	Male	Female
20	11.24	7.48
21	11.46	7.72
22	11.67	7.98
23	11.96	8.26
24	12.33	8.56
25	12.77	8.88
26	13.01	9.14
27	13.31	9.41
28	13.66	9.68
29	14.05	9.94
30	14.48	10.18
31	15.24	10.81
32	16.07	11.46
33	16.96	12.16
34	17.91	12.88

Issue Age	Male	Female
35	18.90	13.62
36	20.05	14.47
37	21.26	15.36
38	22.51	16.28
39	23.80	17.24
40	25.13	18.23
41	26.99	19.41
42	28.95	20.64
43	31.00	21.95
44	33.15	23.34
45	35.38	24.82
46	37.67	26.25
47	40.03	27.76
48	42.46	29.37
49	44.94	31.08

Issue Age	Male	Female
50	47.48	32.89
51	50.45	34.80
52	53.52	36.79
53	56.66	38.85
54	59.87	40.94
55	63.14	43.06
56	66.36	45.45
57	69.60	47.86
58	72.85	50.27
59	76.09	52.65
60	79.31	54.97

† For premium rates in Pennsylvania (M3011), please go to [www.FidelityLife.com](http://www.FidelityLife.com).

# Graded Death Benefit Term Life Death Benefits per \$1,000

## Graded Death Benefit 10-Year Term Life Death Benefits (per \$1,000\*)

### Male Policy Form F3501

Issue Age	Year 1	Year 2	Year 3+
20	26.00	55.00	1000.00
21	27.00	56.00	1000.00
22	27.00	56.00	1000.00
23	27.00	56.00	1000.00
24	27.00	57.00	1000.00
25	28.00	57.00	1000.00
26	28.00	57.00	1000.00
27	28.00	58.00	1000.00
28	28.00	58.00	1000.00
29	28.00	59.00	1000.00
30	29.00	60.00	1000.00
31	29.00	61.00	1000.00
32	30.00	62.00	1000.00
33	30.00	63.00	1000.00
34	31.00	65.00	1000.00
35	33.00	68.00	1000.00
36	33.00	69.00	1000.00
37	34.00	71.00	1000.00
38	35.00	73.00	1000.00
39	36.00	76.00	1000.00

Issue Age	Year 1	Year 2	Year 3+
40	37.00	78.00	1000.00
41	39.00	81.00	1000.00
42	40.00	84.00	1000.00
43	42.00	88.00	1000.00
44	43.00	91.00	1000.00
45	45.00	94.00	1000.00
46	47.00	98.00	1000.00
47	49.00	102.00	1000.00
48	51.00	106.00	1000.00
49	53.00	110.00	1000.00
50	55.00	114.00	1000.00
51	57.00	119.00	1000.00
52	59.00	124.00	1000.00
53	61.00	128.00	1000.00
54	64.00	133.00	1000.00
55	66.00	138.00	1000.00
56	69.00	143.00	1000.00
57	71.00	149.00	1000.00
58	74.00	155.00	1000.00
59	77.00	161.00	1000.00

Issue Age	Year 1	Year 2	Year 3+
60	79.00	166.00	1000.00
61	85.00	179.00	1000.00
62	92.00	192.00	1000.00
63	99.00	206.00	1000.00
64	106.00	222.00	1000.00
65	114.00	239.00	1000.00
66	121.00	253.00	1000.00
67	128.00	268.00	1000.00
68	135.00	283.00	1000.00
69	143.00	299.00	1000.00
70	151.00	316.00	1000.00

### Female Policy Form F3501

Issue Age	Year 1	Year 2	Year 3+
20	21.00	44.00	1000.00
21	22.00	45.00	1000.00
22	22.00	45.00	1000.00
23	22.00	46.00	1000.00
24	22.00	46.00	1000.00
25	23.00	47.00	1000.00
26	23.00	47.00	1000.00
27	23.00	48.00	1000.00
28	23.00	48.00	1000.00
29	23.00	49.00	1000.00
30	24.00	50.00	1000.00
31	25.00	51.00	1000.00
32	25.00	52.00	1000.00
33	26.00	54.00	1000.00
34	27.00	56.00	1000.00
35	28.00	57.00	1000.00
36	28.00	59.00	1000.00
37	29.00	61.00	1000.00
38	30.00	62.00	1000.00
39	31.00	64.00	1000.00

Issue Age	Year 1	Year 2	Year 3+
40	31.00	65.00	1000.00
41	32.00	68.00	1000.00
42	34.00	70.00	1000.00
43	35.00	73.00	1000.00
44	36.00	75.00	1000.00
45	37.00	78.00	1000.00
46	38.00	80.00	1000.00
47	39.00	81.00	1000.00
48	40.00	83.00	1000.00
49	41.00	85.00	1000.00
50	41.00	86.00	1000.00
51	42.00	88.00	1000.00
52	43.00	90.00	1000.00
53	44.00	93.00	1000.00
54	45.00	94.00	1000.00
55	46.00	96.00	1000.00
56	47.00	99.00	1000.00
57	48.00	101.00	1000.00
58	49.00	103.00	1000.00
59	50.00	105.00	1000.00

Issue Age	Year 1	Year 2	Year 3+
60	51.00	107.00	1000.00
61	54.00	114.00	1000.00
62	58.00	121.00	1000.00
63	62.00	130.00	1000.00
64	67.00	140.00	1000.00
65	72.00	151.00	1000.00
66	76.00	160.00	1000.00
67	81.00	170.00	1000.00
68	86.00	181.00	1000.00
69	92.00	194.00	1000.00
70	99.00	207.00	1000.00



## Graded Death Benefit 20-Year Term Life Death Benefits (per \$1,000\*)

### Male Policy Form F3511

Issue Age	Year 1	Year 2	Years 3-20	Years 21+
20	26.00	55.00	1000.00	800.00
21	27.00	56.00	1000.00	800.00
22	27.00	56.00	1000.00	800.00
23	27.00	57.00	1000.00	800.00
24	27.00	57.00	1000.00	800.00
25	28.00	58.00	1000.00	800.00
26	28.00	58.00	1000.00	800.00
27	28.00	58.00	1000.00	800.00
28	28.00	59.00	1000.00	800.00
29	29.00	60.00	1000.00	800.00
30	30.00	62.00	1000.00	700.00
31	30.00	63.00	1000.00	700.00
32	31.00	65.00	1000.00	700.00
33	32.00	67.00	1000.00	700.00
34	33.00	69.00	1000.00	700.00
35	34.00	71.00	1000.00	700.00
36	35.00	74.00	1000.00	700.00
37	37.00	76.00	1000.00	700.00
38	38.00	79.00	1000.00	700.00
39	39.00	82.00	1000.00	700.00
40	41.00	85.00	1000.00	600.00
41	42.00	88.00	1000.00	600.00
42	44.00	92.00	1000.00	600.00
43	46.00	96.00	1000.00	600.00
44	48.00	100.00	1000.00	600.00

Issue Age	Year 1	Year 2	Years 3-20	Years 21+
45	50.00	104.00	1000.00	600.00
46	52.00	109.00	1000.00	600.00
47	55.00	114.00	1000.00	600.00
48	57.00	120.00	1000.00	600.00
49	60.00	125.00	1000.00	600.00
50	62.00	130.00	1000.00	500.00
51	65.00	136.00	1000.00	500.00
52	68.00	143.00	1000.00	500.00
53	71.00	149.00	1000.00	500.00
54	74.00	156.00	1000.00	500.00
55	78.00	162.00	1000.00	500.00
56	81.00	170.00	1000.00	500.00
57	85.00	178.00	1000.00	500.00
58	89.00	186.00	1000.00	500.00
59	93.00	194.00	1000.00	500.00
60	96.00	202.00	1000.00	500.00
61	103.00	215.00	1000.00	500.00
62	109.00	229.00	1000.00	500.00
63	116.00	244.00	1000.00	500.00
64	124.00	259.00	1000.00	500.00
65	131.00	275.00	1000.00	500.00

# Graded Death Benefit Term Life Death Benefits per \$1,000

## Graded Death Benefit 20-Year Term Life Death Benefits (per \$1,000\*)

### Female Policy Form F3511

Issue Age	Year 1	Year 2	Years 3-20	Years 21+
20	22.00	45.00	1000.00	800.00
21	22.00	45.00	1000.00	800.00
22	22.00	46.00	1000.00	800.00
23	22.00	46.00	1000.00	800.00
24	23.00	47.00	1000.00	800.00
25	23.00	48.00	1000.00	800.00
26	23.00	49.00	1000.00	800.00
27	24.00	49.00	1000.00	800.00
28	24.00	50.00	1000.00	800.00
29	24.00	50.00	1000.00	800.00
30	25.00	51.00	1000.00	700.00
31	25.00	52.00	1000.00	700.00
32	26.00	54.00	1000.00	700.00
33	27.00	56.00	1000.00	700.00
34	28.00	57.00	1000.00	700.00
35	28.00	59.00	1000.00	700.00
36	29.00	61.00	1000.00	700.00
37	30.00	63.00	1000.00	700.00
38	31.00	65.00	1000.00	700.00
39	32.00	67.00	1000.00	700.00
40	33.00	69.00	1000.00	600.00
41	34.00	71.00	1000.00	600.00
42	36.00	74.00	1000.00	600.00
43	37.00	77.00	1000.00	600.00
44	38.00	80.00	1000.00	600.00

Issue Age	Year 1	Year 2	Years 3-20	Years 21+
45	40.00	83.00	1000.00	600.00
46	41.00	86.00	1000.00	600.00
47	42.00	88.00	1000.00	600.00
48	44.00	91.00	1000.00	600.00
49	45.00	94.00	1000.00	600.00
50	46.00	96.00	1000.00	500.00
51	48.00	99.00	1000.00	500.00
52	49.00	103.00	1000.00	500.00
53	51.00	106.00	1000.00	500.00
54	52.00	109.00	1000.00	500.00
55	54.00	112.00	1000.00	500.00
56	56.00	116.00	1000.00	500.00
57	58.00	121.00	1000.00	500.00
58	60.00	125.00	1000.00	500.00
59	62.00	129.00	1000.00	500.00
60	64.00	134.00	1000.00	500.00
61	68.00	143.00	1000.00	500.00
62	73.00	153.00	1000.00	500.00
63	78.00	164.00	1000.00	500.00
64	84.00	175.00	1000.00	500.00
65	90.00	188.00	1000.00	500.00



**Graded Death Benefit 30-Year Term Life Death Benefits (per \$1,000\*)**

**Male Policy Form F3521**

Issue Age	Year 1	Year 2	Years 3-30	Years 31+
20	27.00	55.00	1000.00	800.00
21	27.00	56.00	1000.00	800.00
22	27.00	57.00	1000.00	800.00
23	28.00	57.00	1000.00	800.00
24	28.00	58.00	1000.00	800.00
25	29.00	59.00	1000.00	800.00
26	29.00	60.00	1000.00	800.00
27	29.00	61.00	1000.00	800.00
28	30.00	62.00	1000.00	800.00
29	30.00	63.00	1000.00	800.00
30	31.00	64.00	1000.00	700.00
31	32.00	66.00	1000.00	700.00
32	33.00	68.00	1000.00	700.00
33	34.00	70.00	1000.00	700.00
34	35.00	73.00	1000.00	700.00
35	36.00	75.00	1000.00	700.00
36	38.00	78.00	1000.00	700.00
37	39.00	81.00	1000.00	700.00
38	41.00	85.00	1000.00	700.00
39	42.00	88.00	1000.00	700.00

Issue Age	Year 1	Year 2	Years 3-30	Years 31+
40	44.00	91.00	1000.00	600.00
41	46.00	96.00	1000.00	600.00
42	48.00	101.00	1000.00	600.00
43	51.00	107.00	1000.00	600.00
44	54.00	112.00	1000.00	600.00
45	56.00	118.00	1000.00	600.00
46	59.00	124.00	1000.00	600.00
47	62.00	130.00	1000.00	600.00
48	65.00	136.00	1000.00	600.00
49	68.00	143.00	1000.00	600.00
50	71.00	149.00	1000.00	500.00
51	75.00	157.00	1000.00	500.00
52	79.00	165.00	1000.00	500.00
53	83.00	173.00	1000.00	500.00
54	87.00	181.00	1000.00	500.00
55	91.00	190.00	1000.00	500.00
56	95.00	198.00	1000.00	500.00
57	99.00	206.00	1000.00	500.00
58	103.00	215.00	1000.00	500.00
59	107.00	223.00	1000.00	500.00
60	111.00	232.00	1000.00	500.00

# Graded Death Benefit Term Life Death Benefits per \$1,000

## Graded Death Benefit 30-Year Term Life Death Benefits (per \$1,000\*)

### Female Policy Form 3521

Issue Age	Year 1	Year 2	Years 3-30	Years 31+
20	22.00	46.00	1000.00	800.00
21	22.00	46.00	1000.00	800.00
22	23.00	47.00	1000.00	800.00
23	23.00	48.00	1000.00	800.00
24	23.00	49.00	1000.00	800.00
25	24.00	49.00	1000.00	800.00
26	24.00	50.00	1000.00	800.00
27	24.00	51.00	1000.00	800.00
28	25.00	51.00	1000.00	800.00
29	25.00	52.00	1000.00	800.00
30	25.00	53.00	1000.00	700.00
31	26.00	54.00	1000.00	700.00
32	27.00	56.00	1000.00	700.00
33	28.00	58.00	1000.00	700.00
34	29.00	60.00	1000.00	700.00
35	30.00	62.00	1000.00	700.00
36	31.00	64.00	1000.00	700.00
37	32.00	66.00	1000.00	700.00
38	33.00	68.00	1000.00	700.00
39	34.00	71.00	1000.00	700.00

Issue Age	Year 1	Year 2	Years 3-30	Years 31+
40	35.00	74.00	1000.00	600.00
41	37.00	77.00	1000.00	600.00
42	38.00	80.00	1000.00	600.00
43	40.00	83.00	1000.00	600.00
44	42.00	87.00	1000.00	600.00
45	43.00	91.00	1000.00	600.00
46	45.00	94.00	1000.00	600.00
47	47.00	98.00	1000.00	600.00
48	49.00	102.00	1000.00	600.00
49	51.00	107.00	1000.00	600.00
50	53.00	111.00	1000.00	500.00
51	56.00	116.00	1000.00	500.00
52	58.00	122.00	1000.00	500.00
53	61.00	127.00	1000.00	500.00
54	63.00	132.00	1000.00	500.00
55	66.00	138.00	1000.00	500.00
56	69.00	144.00	1000.00	500.00
57	72.00	150.00	1000.00	500.00
58	75.00	156.00	1000.00	500.00
59	78.00	163.00	1000.00	500.00
60	81.00	169.00	1000.00	500.00

# Graded Death Benefit Whole Life Annual Premiums per \$1,000

## Graded Death Benefit Whole Life Annual Premiums

(Annual premium per \$1,000\*)

Policy Form F3500

Issue Age	Male	Female
20	15.00	11.00
21	15.37	11.37
22	15.74	11.76
23	16.14	12.16
24	16.56	12.57
25	17.00	13.00
26	17.53	13.56
27	18.09	14.14
28	18.69	14.73
29	19.33	15.36
30	20.00	16.00
31	21.05	16.92
32	22.17	17.88
33	23.36	18.88
34	24.64	19.92
35	26.00	21.00
36	27.41	22.29
37	28.91	23.63
38	30.50	25.02
39	32.20	26.48

Issue Age	Male	Female
40	34.00	28.00
41	35.78	29.28
42	37.67	30.61
43	39.67	32.01
44	41.77	33.47
45	44.00	35.00
46	45.85	36.45
47	47.77	37.97
48	49.76	39.56
49	51.84	41.24
50	54.00	43.00
51	56.37	44.62
52	58.85	46.32
53	61.44	48.11
54	64.15	50.00
55	67.00	52.00
56	69.60	53.61
57	72.29	55.30
58	75.09	57.10
59	77.99	58.99

Issue Age	Male	Female
60	81.00	61.00
61	85.12	63.62
62	89.47	66.42
63	94.05	69.40
64	98.89	72.59
65	104.00	76.00
66	107.20	76.60
67	110.45	77.22
68	113.72	77.85
69	117.00	78.50
70	118.00	79.00
71	125.00	83.88
72	132.45	89.18
73	140.41	94.94
74	148.92	101.20
75	158.00	108.00

\*For Montana rates see form M3010, for Minnesota rates see form M3012 (forms M3010 & M3012 available at [www.FidelityLife.com](http://www.FidelityLife.com))

# Graded Death Benefit Whole Life Death Benefits per \$1,000

## Graded Death Benefit Whole Life Death Benefits (per \$1,000\*)

### Male

### Policy Form F3500

Issue Age	Year 1	Year 2	Year 3+
20	31.00	65.00	1000.00
21	32.00	66.00	1000.00
22	32.00	67.00	1000.00
23	33.00	68.00	1000.00
24	33.00	69.00	1000.00
25	34.00	70.00	1000.00
26	34.00	72.00	1000.00
27	35.00	73.00	1000.00
28	36.00	75.00	1000.00
29	37.00	76.00	1000.00
30	37.00	78.00	1000.00
31	39.00	81.00	1000.00
32	40.00	84.00	1000.00
33	42.00	87.00	1000.00
34	43.00	90.00	1000.00
35	45.00	94.00	1000.00
36	47.00	97.00	1000.00
37	48.00	101.00	1000.00
38	50.00	105.00	1000.00
39	52.00	110.00	1000.00

Issue Age	Year 1	Year 2	Year 3+
40	55.00	114.00	1000.00
41	57.00	119.00	1000.00
42	59.00	124.00	1000.00
43	62.00	129.00	1000.00
44	64.00	134.00	1000.00
45	67.00	140.00	1000.00
46	69.00	145.00	1000.00
47	72.00	150.00	1000.00
48	74.00	155.00	1000.00
49	77.00	160.00	1000.00
50	79.00	166.00	1000.00
51	82.00	172.00	1000.00
52	85.00	179.00	1000.00
53	89.00	185.00	1000.00
54	92.00	192.00	1000.00
55	95.00	200.00	1000.00
56	99.00	206.00	1000.00
57	102.00	213.00	1000.00
58	105.00	221.00	1000.00
59	109.00	228.00	1000.00

Issue Age	Year 1	Year 2	Year 3+
60	113.00	236.00	1000.00
61	118.00	247.00	1000.00
62	123.00	258.00	1000.00
63	129.00	270.00	1000.00
64	135.00	282.00	1000.00
65	141.00	295.00	1000.00
66	145.00	304.00	1000.00
67	149.00	312.00	1000.00
68	153.00	321.00	1000.00
69	157.00	329.00	1000.00
70	158.00	332.00	1000.00
71	167.00	350.00	1000.00
72	176.00	369.00	1000.00
73	186.00	390.00	1000.00
74	196.00	412.00	1000.00
75	207.00	435.00	1000.00

### Female

### Policy Form F3500

Issue Age	Year 1	Year 2	Year 3+
20	26.00	55.00	1000.00
21	27.00	56.00	1000.00
22	27.00	57.00	1000.00
23	28.00	58.00	1000.00
24	28.00	59.00	1000.00
25	29.00	60.00	1000.00
26	30.00	61.00	1000.00
27	30.00	63.00	1000.00
28	31.00	64.00	1000.00
29	32.00	66.00	1000.00
30	33.00	68.00	1000.00
31	34.00	70.00	1000.00
32	35.00	73.00	1000.00
33	36.00	75.00	1000.00
34	37.00	78.00	1000.00
35	39.00	81.00	1000.00
36	40.00	84.00	1000.00
37	42.00	88.00	1000.00
38	44.00	91.00	1000.00
39	45.00	95.00	1000.00

Issue Age	Year 1	Year 2	Year 3+
40	47.00	99.00	1000.00
41	49.00	102.00	1000.00
42	51.00	106.00	1000.00
43	52.00	109.00	1000.00
44	54.00	113.00	1000.00
45	56.00	117.00	1000.00
46	58.00	121.00	1000.00
47	60.00	125.00	1000.00
48	62.00	129.00	1000.00
49	64.00	133.00	1000.00
50	66.00	138.00	1000.00
51	68.00	142.00	1000.00
52	70.00	146.00	1000.00
53	72.00	151.00	1000.00
54	74.00	156.00	1000.00
55	77.00	161.00	1000.00
56	79.00	165.00	1000.00
57	81.00	169.00	1000.00
58	83.00	174.00	1000.00
59	85.00	179.00	1000.00

Issue Age	Year 1	Year 2	Year 3+
60	88.00	184.00	1000.00
61	91.00	191.00	1000.00
62	95.00	198.00	1000.00
63	98.00	206.00	1000.00
64	102.00	214.00	1000.00
65	106.00	223.00	1000.00
66	107.00	225.00	1000.00
67	108.00	226.00	1000.00
68	109.00	228.00	1000.00
69	110.00	229.00	1000.00
70	110.00	231.00	1000.00
71	116.00	243.00	1000.00
72	123.00	257.00	1000.00
73	130.00	272.00	1000.00
74	137.00	288.00	1000.00
75	146.00	306.00	1000.00

# Graded Death Benefit Whole Life Cash Values per \$1,000

## Graded Death Benefit Whole Life Cash Values (per \$1,000\*)

Male					Policy Form F3500				
Issue Age	Year 5	Year 10	Year 20	Year 30	Issue Age	Year 5	Year 10	Year 20	Year 30
20	9.00	34.00	105.00	209.00	50	61.00	157.00	370.00	595.00
21	10.00	36.00	111.00	219.00	51	64.00	163.00	382.00	609.00
22	10.00	38.00	117.00	229.00	52	67.00	170.00	395.00	622.00
23	11.00	40.00	122.00	239.00	53	70.00	177.00	408.00	636.00
24	12.00	43.00	129.00	249.00	54	74.00	184.00	421.00	649.00
25	13.00	46.00	135.00	260.00	55	78.00	191.00	434.00	662.00
26	14.00	49.00	141.00	271.00	56	81.00	198.00	448.00	674.00
27	16.00	52.00	148.00	282.00	57	85.00	205.00	461.00	685.00
28	17.00	55.00	155.00	294.00	58	89.00	212.00	475.00	695.00
29	18.00	58.00	162.00	305.00	59	92.00	220.00	489.00	704.00
30	20.00	61.00	170.00	317.00	60	96.00	229.00	502.00	713.00
31	21.00	64.00	178.00	330.00	61	100.00	238.00	515.00	720.00
32	22.00	68.00	186.00	342.00	62	106.00	248.00	529.00	728.00
33	24.00	71.00	194.00	355.00	63	112.00	260.00	542.00	735.00
34	25.00	75.00	203.00	367.00	64	119.00	271.00	556.00	741.00
35	27.00	79.00	212.00	380.00	65	127.00	283.00	569.00	747.00
36	29.00	83.00	221.00	393.00	66	135.00	295.00	581.00	752.00
37	30.00	87.00	230.00	406.00	67	144.00	308.00	592.00	756.00
38	32.00	91.00	239.00	419.00	68	152.00	320.00	602.00	760.00
39	34.00	95.00	249.00	433.00	69	160.00	333.00	611.00	764.00
40	36.00	100.00	259.00	447.00	70	170.00	345.00	619.00	766.00
41	38.00	105.00	269.00	461.00	71	179.00	357.00	625.00	768.00
42	40.00	110.00	280.00	476.00	72	188.00	368.00	631.00	769.00
43	42.00	115.00	291.00	491.00	73	197.00	378.00	636.00	770.00
44	44.00	121.00	301.00	505.00	74	207.00	389.00	640.00	771.00
45	47.00	127.00	312.00	520.00	75	216.00	399.00	643.00	772.00
46	50.00	132.00	323.00	535.00	76	224.00	407.00	645.00	772.00
47	53.00	138.00	334.00	550.00	77	231.00	415.00	646.00	772.00
48	56.00	144.00	346.00	565.00	78	238.00	421.00	647.00	772.00
49	59.00	150.00	358.00	580.00	79	244.00	425.00	646.00	772.00
					80	250.00	427.00	644.00	772.00

# Graded Death Benefit Whole Life Cash Values per \$1,000

## Graded Death Benefit Whole Life Cash Values (per \$1,000\*)

Female					Policy Form F3500				
Issue Age	Year 5	Year 10	Years20	Year 30	Issue Age	Year 5	Year 10	Year 20	Year 30
20	7.00	29.00	91.00	182.00	50	49.00	127.00	311.00	521.00
21	8.00	31.00	96.00	189.00	51	51.00	132.00	322.00	536.00
22	8.00	33.00	100.00	198.00	52	54.00	137.00	334.00	551.00
23	9.00	35.00	105.00	206.00	53	56.00	143.00	345.00	565.00
24	10.00	37.00	110.00	214.00	54	58.00	149.00	357.00	580.00
25	11.00	39.00	116.00	223.00	55	61.00	155.00	370.00	594.00
26	12.00	41.00	121.00	232.00	56	64.00	161.00	382.00	608.00
27	13.00	44.00	127.00	241.00	57	67.00	168.00	395.00	621.00
28	14.00	46.00	133.00	250.00	58	70.00	175.00	409.00	634.00
29	15.00	48.00	139.00	260.00	59	74.00	182.00	422.00	646.00
30	16.00	51.00	145.00	270.00	60	77.00	190.00	436.00	657.00
31	17.00	54.00	152.00	280.00	61	81.00	198.00	450.00	669.00
32	18.00	57.00	158.00	290.00	62	85.00	206.00	464.00	683.00
33	19.00	60.00	165.00	301.00	63	89.00	215.00	477.00	696.00
34	20.00	63.00	172.00	311.00	64	93.00	223.00	490.00	709.00
35	22.00	66.00	179.00	323.00	65	97.00	232.00	503.00	720.00
36	23.00	70.00	187.00	334.00	66	103.00	242.00	516.00	728.00
37	25.00	73.00	194.00	346.00	67	110.00	253.00	530.00	734.00
38	26.00	77.00	202.00	358.00	68	117.00	264.00	543.00	740.00
39	28.00	81.00	209.00	370.00	69	124.00	276.00	554.00	748.00
40	30.00	84.00	217.00	383.00	70	132.00	288.00	565.00	757.00
41	31.00	88.00	225.00	396.00	71	140.00	301.00	577.00	765.00
42	33.00	92.00	234.00	409.00	72	148.00	312.00	590.00	773.00
43	35.00	96.00	242.00	422.00	73	156.00	324.00	604.00	781.00
44	37.00	100.00	251.00	435.00	74	165.00	335.00	618.00	788.00
45	39.00	105.00	260.00	449.00	75	175.00	346.00	628.00	795.00
46	41.00	109.00	270.00	463.00	76	184.00	357.00	636.00	800.00
47	43.00	113.00	280.00	477.00	77	192.00	368.00	639.00	805.00
48	45.00	118.00	290.00	492.00	78	200.00	377.00	642.00	809.00
49	47.00	122.00	300.00	506.00	79	208.00	385.00	648.00	813.00
					80	215.00	391.00	655.00	815.00



## 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.

### Agent ID Number

Agent ID 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 Availability

Visit our Web site at [www.FidelityLife.com](http://www.FidelityLife.com)

Contact Sales Support at (866) 710-1013.

## Submitting New Applications

1. Mail paper applications to the following address:  
Fidelity Life Association  
P.O. Box 5030  
Des Plaines, IL 60017
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@FidelityLife.com](mailto:newapplications@FidelityLife.com)

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

### Case Status

Toll-Free (888) 440-1540

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.

\* If initial draft from bank or credit card is not desired, please note on application.

## 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 (888) 440-1540

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

Sales and Marketing  
Toll-free (866) 710-1013

Switchboard (630) 522-0392

### General E-mail:

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

### New Business:

Phone: (888) 440-1540  
Fax: (866) 947-8730 (New Applications)  
Fax: (866) 947-8735 (Requirements)

## 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 the following:

Doug Coe, Chief Underwriter  
(224) 265-9726  
[doug.coe@FidelityLife.com](mailto:doug.coe@FidelityLife.com)

Fran Gramberg, Underwriting Administration  
(224) 265-9759  
[fran.gramberg@FidelityLife.com](mailto:fran.gramberg@FidelityLife.com)

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

Jeannine Duplessis, Underwriting Manager  
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