



# Fast and Easy

Rapid Decision Universal Life  
from Fidelity Life Association



Established 1896

**Innovation Is Our Policy®**

Fidelity Life Association,  
A Legal Reserve Life Insurance Company

8700 W. Bryn Mawr Ave., Ste. 900S  
Chicago, Illinois 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. Rapid Decision Universal Life (Policy Form F5600) and some riders are not available in all states. A two-year suicide exclusion and contestability period applies (one year in some states). All applications are subject to underwriting approval. Our NAIC number is 63290.

M5600 October 2011



Established 1896



## Rapid Decision Universal Life, for the Long-Term

Rapid Decision Universal Life insurance is designed to make the entire application and approval process with Fidelity Life Association easy for you. That is innovation born from over 100 years of experience protecting the families of Middle America.

Fidelity Life Association offers vast industry experience, competitive rates, quality service and one of the most convenient application and approval processes in the industry to the people who make up the backbone of our country.

People just like you.

## We Make It Convenient for You

Fidelity Life now offers you universal life insurance that features the Rapid Decision process, among the most convenient application and underwriting processes available in the industry. Applying for life insurance can often be time consuming. Therefore, Fidelity Life's streamlined application and approval process allows you to obtain coverage in *days*, not months. Standard policy issuance does not require a medical examination. Instead, approval for a policy depends upon your answers to health questions on the application.<sup>1</sup>

## Rapid Decision Universal Life

Fidelity Life's Rapid Decision Universal Life product provides flexible premiums coupled with competitive cash value accumulation. It is an ideal product for those who seek solid life insurance protection, flexibility, and sustainable cash value accumulation. Coverage is available for people ages 16 to 75 years.

Issue Limits (Age nearest birthday)		
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

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

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

<sup>3</sup> May be subject to limitations. Please see rider schedule pages for details.

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

## Optional Riders

You can also add custom rider options like Waiver of Premium, Dependent Child coverage and Accidental Death Benefit.

- The Waiver of Premium Rider pays the policy premium if the insured becomes disabled and is available for those ages 20 to 55. There is a 6-month retroactive waiting period.
- The Dependent Child Rider offers children of the primary insured (aged 20 to 60 years), who are 15 days to 18 years old, coverage from \$5,000 to \$25,000. Coverage ceases when the child reaches age 25 or when the primary insured reaches age 65, or when the policy terminates, whichever comes first.
- The Accidental Death Benefit (ADB) is a rider that pays a benefit in the event of accidental death. The rider is available at issue ages 20 through 65, in benefit amounts up to \$300,000. The ADB rider expires at age 80.

## Rapid Decision Universal Life—Innovation with You in Mind

At Fidelity Life, we are dedicated to providing a customer experience unique in the industry today. Our Rapid Decision Universal Life combines the speed of our Rapid Decision process, flexible product features and riders, and the solid financial ratings that allow us to offer you one of the best insurance values available today. As a policyholder you will benefit from the financial strength and security of our A- (Excellent) rating from A.M. Best.<sup>4</sup>

To learn more about Rapid Decision Universal Life, contact your Fidelity Life representative or go to [www.FidelityLife.com](http://www.FidelityLife.com). You'll be glad you did.