



Fidelity Life Association

now offers a flexible premium universal life insurance product with our 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 has streamlined the application and approval process so customers can obtain Rapid Decision Universal Life in days, not months. Standard policy issuance does not require a medical examination. Instead, approval for a policy depends upon answering health questions on the application.¹

You'll be able to take advantage of new business opportunities that offer quicker commission payments, less cumbersome administrative tracking and the confidence that comes from associating with a company that has the financial stability and security of an A- (Excellent) rating from A.M. Best.²

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

² For the latest rating, access www.ambest.com

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 Rapid Decision Universal Life or 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

1211 West 22nd Street, Suite 209
Oak Brook, IL 60523

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.

Build Business Fast

Rapid Decision Universal Life from Fidelity Life Association



For Producer Use Only
Not For Distribution
To The General Public



Established 1896

Rapid Decision Universal Life Product Features

- Flexible premium universal life insurance with competitive cash value accumulation
- Featuring the industry-leading Rapid Decision underwriting protocol, Rapid Decision UL offers unparalleled convenience and ease of process.
- Rapid Decision UL is an ideal product for those who seek solid life insurance protection, flexibility, and sustainable cash value accumulation—all on a non-med platform.

Premium classes available

- Select non-nicotine
- Standard non-nicotine
- Standard nicotine
- Ratings through Table D for non-nicotine and nicotine

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

Additional Product Features

- Death benefit options: Option 1 (level) and Option 2 (increasing)
- Guaranteed minimum interest rate: 2.50%
- Minimum Premium: Provides a 20-year no lapse guarantee
- Monthly Premium Charge: 10%
- Monthly Policy Fee: \$5
- Monthly Per \$1,000 Charge: \$0.75 (\$1.00 guaranteed maximum)
- Surrender Charge Period: Level for 10 years grading to zero in year 20
- Policy Loan Interest Rate: 8.0%
- Minimum Partial Withdrawal Amount: \$100

Underwriting Approach

As the name implies, Rapid Decision UL is designed to provide you with very quick turnaround time.

Rapid Decision UL is not a simplified issue or “easy” issue product. It is competitively priced and fully underwritten on a non-medical basis (a full application but no paramedical examination or blood or urine samples).

Fidelity Life’s industry leading innovation allows your customers to promptly complete their purchase and allows your placement ratio and timely commission payments to meet your business objectives.

Since routine ordering of traditional evidence, such as examinations, blood/urine samples and physician’s reports, is not part of the Rapid Decision UL process, cases that require this kind of information will be declined.³ To avoid this, it is important that you pre-qualify your clients.

Does your client qualify for Rapid Decision UL?

Answer these simple questions to find out.

1. My client is a U.S. citizen or has permanent resident status (a green card).
2. My client has a valid, active U.S. driver’s license and a good driving record.
3. My client lives and, if employed, works in the United States.
4. My client (if ages 56 and up) has seen a primary care physician within the past 5 years.
5. My client is not disabled or receiving disability benefits.
6. My client has not been rated or denied coverage by another life company within the last five years.
7. My client has no medical history which would require an APS or Blood/Urine samples (See Rate Class Criteria).
8. My client has a valid Social Security number.

We do not offer medical ratings above Table D (IV) on Rapid Decision UL.³

Riders⁴

Accidental Death Benefit Rider

Issue Ages: 20–65 yrs **Issue Limit:** \$300,000

The ADB Rider pays an additional death benefit in the event of the Insured’s accidental death. The rider expires at the Insured’s age of 80 yrs.

Dependent Child Rider

Available where the primary insured is aged 20 to 60. Issued on children aged 15 days to 18 years in amounts from \$5,000 to \$25,000. Coverage expires when the child reaches age 25, when the primary insured reaches age 65 or when the policy terminates, whichever comes first.

Waiver of Premium Rider

The Waiver of Premium Rider waives a specific monthly premium upon the total disability of the Insured. Issue ages for the Waiver of Premium are 20–55. The Waiver of Premium Rider expires on the policy anniversary nearest the Insured’s 60th birthday. There is a 6-month retroactive waiting period. The minimum benefit is equal to the Minimum Premium. The maximum benefit is the lesser of Target Premium and \$400 a month. Any specified amount between the minimum and maximum benefit can be selected at issue.

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	.50
Quarterly	.25
Monthly	.0833333

³ Occupation and Avocation ratings to \$3.00 per \$1,000 are offered.

⁴ Not all riders available in all states.