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Build Business Fast with Rapid Decision Universal Life from Fidelity Life Association

Product, New Business and Underwriting Guide



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Rapid Decision Universal Life At-a-Glance

- Flexible premium universal life insurance
- Issue ages: 16–75
- Age Basis: Age nearest birthday
- Underwriting: Non-medical (application questionnaire, MIB, Rx, and MVR database checks performed)
- Premium Classes: Select Non-Nicotine, Standard Non-Nicotine, Standard Nicotine
- Substandard Ratings Offered: Table B and Table D
- 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
- Optional Riders: Waiver of Premium, Dependent Child Rider, Accidental Death Benefit



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Fidelity Life Association,
A Legal Reserve Life Insurance Company

www.FidelityLife.com



Rapid Decision Universal Life (UL) Specifications

- Rapid Decision UL is a flexible premium universal life insurance product designed for 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.

Issue Limits (Age nearest birthday)

Issue Age	Minimum	Maximum
16 to 45	\$50,000	\$300,000
46 to 55	\$50,000	\$200,000
56 to 65	\$25,000	\$100,000
66 to 75	\$10,000	\$25,000

Death Benefit Options

- Option 1 – Level Death Benefit
- Option 2 – Increasing Death Benefit

Premium Classes

- Select Non-Nicotine
- Standard Non-Nicotine
- Standard Nicotine
- Tables B & D

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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

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Rapid Decision UL Specifications (continued)

Age Basis – age nearest birthday

Account Value

Account Value is calculated as follows:

- Premiums paid, minus
- Policy charges, minus
- Partial Withdrawals taken, if any, minus
- Monthly deductions, minus
- Transaction Fees or Charges, if any, plus
- Interest Credited

Anti-Money Laundering Training

- Fidelity Life requires that all agents who sell this product be compliant with the Anti-Money Laundering training and continuing education requirements outlined by the Patriot Act.
- Agents are required to submit evidence of compliance (e.g. a certificate of completion from an accredited provider of Anti-Money Laundering training) in order to sell this product.

Cash Value Accumulation Test (CVAT)

- The Cash Value Accumulation Test (CVAT) is used to determine the policy's status as a life insurance contract under the Internal Revenue Code.
- The CVAT is a simple ratio of account value to death benefit that must be maintained. The CVAT is executed on a monthly basis by the company. If necessary to maintain the ratio of account value to death benefit, the death benefit may be increased and cost-of-insurance charges will be based on the increased net amount at risk. Such increase in death benefit may be subject to underwriting. The company reserves the right to refuse a premium payment that requires an increase in death benefit under the CVAT. The illustration system allows you to determine when the CVAT "corridor" is reached.

Coverage Beyond the Maturity Date

- The policy may be continued past its Maturity Date, and no further deductions will be taken, nor will additional premiums be accepted.
- Policy owners should consult a tax advisor about the potential implications of maintaining coverage in-force past the Maturity Date.

Death Benefit Options

- Option 1 – Level Death Benefit
- Option 2 – Increasing Death Benefit
- Any increase in Face Amount or change in death benefit option from Option 1 to Option 2 is subject to underwriting.

Illustrations

- In general, a signed Illustration is required with every sale.
- If a sale is made without an Illustration, please submit the signed "Statement of Sale with No Illustration" form.
- If the policy is issued other than applied for, New Business will prepare a new Illustration that must be signed as an activation requirement.

Minimum Premium—Minimum premium is defined as the premium that, if paid, will maintain the policy in-force for 20-years, as long as the policy's loan balance does not exceed its surrender value.

Net Amount at Risk—Net Amount at Risk is defined as the difference between the policy's Face Amount and Account Value.

Surrender Value—the policy's surrender value is defined as the Account Value minus the Surrender Charge, if any.



Charges

Administrative Charges

Transaction Type	Fee
Withdrawal Transaction Fee	\$25 for the first withdrawal in a given year; \$50 for each subsequent withdrawal during that year
Policy Loan Transaction Fee	\$0 for the first policy loan in a given year; \$25 for each subsequent loan during that year
In-force Illustration Fee	\$0 for the first in-force illustration in a given year; \$25 for each subsequent illustration during that year

Policy Charges

- Cost of insurance (COI) charges vary by age, gender and premium class.
- Cost of insurance is based on the COI rate per thousand multiplied by the Net Amount at Risk.
- Monthly Policy Fee: \$5
- Monthly Premium Charge: 10%
- Monthly Per \$1,000 Charge: \$0.75 per \$1,000 of Face Amount

Surrender Charges—the policy’s surrender charges are level for 10 years and grade down to 0 in year 20.

Riders

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 waives a specific monthly premium upon the total disability of the Insured. Issue ages for the Waiver of Premium is 20–55. There is a 6-month retroactive waiting period. The Waiver of Premium Rider expires on the policy anniversary nearest the Insured’s 60th birthday.

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Basic Underwriting Criteria

1. Interviews

a. Up to age 55:

Underwriting interviews will be completed on an as needed basis. If all other information is satisfactory the case may be approved (or denied) as is. We always reserve the right to interview any applicant.

b. Age 56 and above:

Every applicant will be subject to an interview by the underwriter. The Home Office will contact the customer. Please indicate a correct phone number(s) and best time to call on the application.

2. Data Bureau Checks

Any inconsistency in the information will result in an interview, close out (if unable to verify information received), or denial. Any additional investigation (full details to be provided in the letter) will be left up to the applicant to complete.

3. Additional Evidence

We reserve the right to order, at our expense, evidence of insurability which we feel is necessary for the prudent evaluation of the risk.

4. Citizen or Permanent Resident

The Proposed Insured (PI) must be a U.S. citizen or must hold permanent resident status (green card), have a valid Social Security number and reside in the United States.

5. Occupation/Avocation Extras

We will add occupation, avocation and foreign travel extras up to \$5.00 per \$1,000. All cases subject to a flat extra will require an interview and full documentation will be obtained. Where the flat extra will exceed \$5.00 per \$1,000, the case will be denied.

6. Unemployed/Retired

With the exception of homemakers and students aged 25 or less, any unemployed or "retired" applicant is subject to an interview. If an unemployed adult is to be considered for RD Term, a full explanation must be documented in the file. Homemakers are OK without an interview up to the maximum for age, providing the spouse or children are primary beneficiaries.

7. No Driver's License

The Proposed Insured must have a valid, active U.S. Driver's License. If not, they will be declined unless it is due to a physical condition e.g., blindness, preventing them from obtaining a driver's license or they are ages 16-18 and only have a driving permit.

8. Who may be Interviewed

All interviews are conducted with the Proposed Insured and documented. No other person, including family members, friends, translators or guardians, may answer questions on behalf of the Proposed Insured.

Additional Underwriting Rules

1. No Physician

Applicants aged 56 to 75 who have not seen a primary care physician within the past 5 years will be declined due to, "the absence of health care appropriate to age."

Employment physicals, Department of Transportation (DOT) and other qualification examinations are not counted as health care.

2. APS – Ages 16 to 55

If the medical history requires an APS the case will be denied due to, "your medical history of {insert specifics here} which will require copies of your complete medical records from Dr. {insert name}, which your physician must provide at no expense to Fidelity Life. If these are submitted within the next 21 days we will be happy to review them to see if further consideration is possible."

3. Extra Premiums

a. Ages 20 to 55

No additional premiums are allowed (except for occupation, avocation and foreign travel extra's). Where an extra premium is needed the case will be denied.

b. Ages 56 to 65

Subject to a satisfactory APS submitted by applicant (at the Proposed Insured's expense), ratings of up to Table D or \$5.00 per \$1,000 (not both) may be allowed.

4. MIB or Pharmacy Hits

If an MIB or Pharmacy record would cause us to need a follow up investigation (e.g., a condition denied by the applicant), we will refund the premium with an "off risk" (close) letter with an offer to review once the applicant has resolved the inconsistency.

5. Accidental Death Benefit* (ADB) Alternative

If the case is denied for Rapid Decision UL, the underwriter will determine if an ADB product is available. If yes, in the agent's Notes area there will be a message denying Rapid Decision UL including a comment such as, "Declined due to history of diabetes and hypertension. Eligible for ADB Product."

If the agent advises us to issue the ADB policy, they will need to send in the appropriate application.

* ADB not available in Florida, Idaho, Massachusetts, New Jersey, New York, and Wyoming.



Fidelity Life Rapid Decision Universal Life Premium Class Criteria: Standard or Better, Table B, Table D

	Select ¹	Standard ¹	Table B ¹	Table D ¹
Non-Nicotine	No nicotine use within the last 24 months.	No nicotine use within the last 12 months	Yes	Yes
Nicotine use	Not available	Available	Available	Available
Cholesterol	Single medication ²	2 medications ²	3 medications ²	4 medications ²
Blood Pressure	Single medication and stable for six months or more.	2 medications ² or not stable for six months or more.	3 medications ²	4 medications ²
Family History	Up to one death of cancer or heart disease prior to 60.	More than one death from cancer or heart disease prior to 60.	More than one death from cancer or heart disease prior to 60.	More than one death from cancer or heart disease prior to 60.
Moving violations	No more than 3 in the past 5 years ³	No more than 3 in the past 3 years ³	No more than 3 in the past 2 years ³	No more than 3 in the past 2 years ³
DUI	None in past 5 years.	None in past 3 years.	None in the past 2 years	None in the past 2 years
US Residency	Must have permanent resident status.	Must have permanent resident status.	Must have permanent resident status.	Must have permanent resident status.
Hazardous Occupation/Avocation	None in the past 2 years and none planned.	Available	Available	Available
Foreign Travel ⁴	None	Available	Available	Available

¹ Combinations of impairments may result in a different rate class or adverse action

² See Pharmacy Guidelines below.

³ No extra debits per MVR guide

⁴ No underdeveloped, unstable or hazardous countries

Flat extras are allowed on Aviation, Avocation, Foreign Travel & Occupations

Fidelity Life Rapid Decision Universal Life Pharmacy Guidelines (within last 10 years)

Medications	Table B	Table D
2 BP and 1 Cholesterol	Yes	Yes
2 Cholesterol and 1 BP	Yes	Yes
3 BP or 3 Cholesterol	Yes	Yes
2 BP & 2 Cholesterol	No	Yes
1 Anx/Dep., 1 BP & 1 Chol.	Yes	Yes
2 Anx/Dep. (no antipsychotic)	Yes	Yes
1 Anx/Dep. & Sleeping Aide	Yes	Yes
2 Asthma (non-steriod)	Yes	Yes
Blood Thinner (Coumadin, Warfarin, etc.)	No	IC
Blood Platelet (Plavix)	No	IC
Narcotic (significant/daily/long term)	No	IC

Not Acceptable: medications prescribed by a Psychiatrist
 Significant Narcotics include: Fentanyl, Hydrocodone, Methadone, Morphine, Oxycodone, Percocet, Vicodin, etc. Short term use of Darvocet, Tramadol, Ultracet, and NSAIDs are acceptable. Once you have approximately 4 medications for certain impairments (i.e. HTN, Cholesterol, Anxiety, Depression, Asthma, Pain, etc.) we will consider Table D.

Rapid Decision UL Height and Weight Limits

Height	Min.	Select	Standard	Table B	Table D
4' 9	76	155	188	193	202
4' 10	79	160	195	200	209
4' 11	82	165	202	207	216
5' 0	84	170	208	214	224
5' 1	87	175	216	221	231
5' 2	90	180	223	228	239
5' 3	93	186	230	236	247
5' 4	96	192	237	243	255
5' 5	99	198	245	251	263
5' 6	102	204	252	259	271
5' 7	105	210	260	267	279
5' 8	109	216	268	275	288
5' 9	112	223	276	283	296
5' 10	115	229	284	291	305
5' 11	118	236	292	300	314
6' 0	122	243	301	308	323
6' 1	125	249	309	317	332
6' 2	129	256	318	325	341
6' 3	132	263	326	334	350
6' 4	136	270	335	343	360
6' 5	139	277	344	352	369
6' 6	143	285	353	362	379
6' 7	146	292	362	371	389
6' 8	150	300	371	381	399

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Fidelity Life Rapid Decision Universal Life Rate Class Criteria: Standard or Better, Table B, Table D				
Impairment	Criteria	Eligible for Standard	Eligible for Table B	Eligible for Table D
Addison's Disease	Acute Single Episode, over 2 years, no tmnt	NO	YES	YES
	Chronic	NO	YES	YES
AIDS		NO	NO	NO
Alcoholism	After 5 years dry, age 30 years and above	NO	YES @ 50 yrs+	YES
	Less than 5 years dry	NO	NO	NO
Alzheimer's/Dementia		NO	NO	NO
Amputation	Caused by injury, no complications or underlying cause	YES	YES	YES
	Caused by disease	NO	NO	NO
Anemia	Iron Deficiency, B12 deficiency or Folic Acid	YES	YES	YES
	Others	NO	NO	NO
Ankylosing Spondylitis	Mild, no treatment for over 1 year	NO	YES	YES
Anxiety	See Depression			
Aortic Insufficiency or Stenosis		NO	NO	NO
Arteriosclerosis		NO	NO	NO
Arthritis	Osteoarthritis, mild with no disability	YES	YES	YES
	Rheumatoid/Psoriatic - Mild	NO	YES	YES
	Other	NO	NO	NO
Asthma -	Mild or Moderate - Non-Smoker, no hospitalization in past 3 years	YES	YES	YES
<i>Mild—less than weekly, brief exacerbations</i>	Smoker or Severe	NO	NO	NO
<i>Moderate—daily symptoms, exacerbations 2x a week</i>				
Aviation (Private)	Recreation	YES	YES	YES (up to & including \$5/\$1,000)
Blood Pressure	See Hypertension			
Bronchitis	Acute, 1 attack with no history of asthma	YES	YES	YES
	Chronic 1-3 attacks per year, no history of asthma (Mild/Moderate)	Individual Consideration	YES if Mild	YES @ 45 yrs+
Buerger's Disease	No history of gangrene after 2 years	NO	NO	NO
By-Pass Surgery (Cardiac)	<i>See Heart Disease</i>			
Cancer	Basal Cell Carcinoma - skin	YES	YES	YES
	Internal, less than or at 10 years	NO	NO	NO
	Internal, more than 10 years	Individual Consideration	YES	YES
	Malignant Melanoma, less than or at 10 years	NO	NO	NO
	Malignant Melanoma, more than 10 years	Individual Consideration	YES	YES
Cerebral Palsy		NO	NO	NO
Chronic Obstructive Lung Disease - COLD		NO	NO	NO
Cirrhosis of Liver		NO	NO	NO
Colitis—Ulcerative	5 years after last attack	NO	YES	YES
	Less than 5 years since last attack	NO	NO	NO
Congestive Heart Failure		NO	NO	NO
Crohn's Disease	Mild/Moderate -2 years since last symptoms and current age at or above 25	NO	YES if Mild 45 yrs+	YES
	Mild/Moderate - Less than 2 years since last symptoms or age at onset less than 25 or current age less than 25	NO	NO	NO
	Severe - all ages	NO	NO	NO



Fidelity Life Rapid Decision Universal Life Rate Class Criteria: Standard or Better, Table B, Table D				
Impairment	Criteria	Eligible for Standard	Eligible for Table B	Eligible for Table D
CVA - Stroke		NO	NO	NO
Cystic Fibrosis		NO	NO	NO
Depression	Situational/Mild not treated by Psychiatrist, no anti-psychotic meds	YES	YES	YES
<i>Mild—2 symptoms for minimum of 2 weeks, low dose single medication</i>	Moderate	NO	YES	YES
<i>Moderate—1 or more episodes, never required inpatient care, not disabling or antipsychotics</i>	Major or treated by Psychiatrist	NO	NO	NO
Anxiety	Situational/Mild not treated by Psychiatrist, no anti-psychotic meds	YES	YES	YES
<i>Mild—2 symptoms for minimum of 2 weeks, low dose single medication</i>	Moderate	NO	YES	YES
<i>Moderate—1 or more episodes, never required inpatient care, not disabling or antipsychotics</i>	Major or treated by Psychiatrist	NO	NO	NO
Diabetes-Non Insulin (Type II)	Oral meds or diet controlled ages 30–49, diagnosed less than 20 years ago, good control	NO	NO	YES
<i>Good—A1C 7-9, FBS 111-125</i>	Ages 30–49 with tobacco use	NO	NO	NO
	Ages 50+ and under good control	NO	YES	YES
	Ages 50+ and under good control with tobacco use	NO	NO	YES
	Ages less than 30	NO	NO	NO
Diabetes - Insulin (Type I)		NO	NO	NO
Driving Hx	Valid, in force, DL with no DWI/DUI w/in 2 years. No more than 2 moving violations w/in 2 years	YES	YES	YES
	Valid, in force, DL with no DWI/DUI w/in 3 years. No more than 3 moving violations w/in 3 years (unless due to disability that prevents obtaining or ages 16-18 going through Driver's Education)	YES	YES	YES
Duodenitis		NO	YES	YES
Drug Use	After 5 years without use, age 30 yrs and above	NO	Individual Consideration	YES
	Use within last 5 years	NO	NO	NO
Emphysema		NO	NO	NO
Epilepsy	Petite Mal - partial, absence, focal more than 1 year from onset.	NO	YES	YES
	Grand Mal	NO	Individual Consideration	YES
Fibrillation		NO	NO	NO
Fibromyalgia	Mild/Moderate-no treatment in over 1 year and no impairments or disability. Mild medications	YES	YES	YES
	Severe or current treatment	NO	NO	NO
Gall Bladder Disorders		YES	YES	YES
Gastric Bypass/Lap Band	After 24 months, weight stabilized, no complications	YES	YES	YES
	Other gastric surgeries	NO	YES	YES
Gastritis		YES	YES	YES
Glomerulosclerosis	Acute, after 1 year, no current medication or complications	NO	NO	YES if Mild
	Others	NO	NO	NO
Gout	No underlying alcohol or liver problems	YES	YES	YES

Rapid Decision Universal Life from Fidelity Life Association

Fidelity Life Rapid Decision Universal Life Rate Class Criteria: Standard or Better, Table B, Table D				
Impairment	Criteria	Eligible for Standard	Eligible for Table B	Eligible for Table D
Heart Attack/Myocardial Infarction	45+ years, after 12 months mild (1-3 vessels, less than 40% blockage), no bypass, tobacco and normal blood pressure and cholesterol	NO	NO	Individual Consideration
Heart Disease	Heart Attack, Myocardial Infarction, Coronary Artery Disease, Angina, Aneurysm, Irregular heart beat or rhythm, Bypass, Angioplasty	NO	NO	NO
Heart Murmur	Mild-Grade I or II (Innocent) above age 34	NO	YES	YES
	Below age 35 - all murmurs	NO	NO	NO
	Moderate/Severe -Grade III or IV	NO	NO	NO
Hemophilia		NO	NO	NO
Hepatitis	A or Non A/B -recovered more than 6 months	YES	YES	YES
	B or C	NO	NO	NO
Hepatomegaly		NO	NO	NO
Hodgkin's Disease		NO	NO	NO
Hypertension - controlled	No more than 2 medications, controlled	YES	YES	YES
	More than 2 medications, controlled	NO	YES	YES
Hysterectomy (No Cancer)	No history of Cancer	YES	YES	YES
Kidney Disease	Kidney Stones or Infection	YES	YES	YES
	All others	NO	NO	NO
Leukemia		NO	NO	NO
Liver Impairments		NO	NO	NO
Lupus Erythematosus		NO	NO	NO
Marfan's Syndrome		NO	NO	NO
Meniere's Disease		YES	YES	YES
Mitral Insufficiency		NO	NO	NO
Mitral Stenosis		NO	NO	NO
Mitral Valve Prolapse - no regurgitation/insufficiency/treatment		YES	YES	YES
Multiple Sclerosis		NO	NO	NO
Muscular Dystrophy		NO	NO	NO
Narcolepsy		NO	NO	NO
Nervous Disorder	See Depression			
Pacemaker		NO	NO	NO
Pancreatitis		NO	NO	NO
Paralysis		NO	NO	NO
Peripheral Vascular Disease		NO	NO	NO
Prostate Disorder	Prostatitis (Infection) Recovered 6+ months	YES	YES	YES
	BPH, biopsies negative	YES	YES	YES
Rheumatic Fever	One attack more than 6 months ago - fully recovered	NO	NO	YES
Sarcoidosis	Localized -non-pulmonary more than 1 year ago - fully recovered	NO	Individual Consideration	YES
Sleep Apnea	Mild/Moderate age 50 or greater	NO	YES (NO Tobacco)	YES
	Severe or less than age 50	NO	NO	NO
<i>Mild—AI 5-20 and RDI 10-30; Moderate —AI 21-40 and RDI 31-50</i>				
<i>AI (Apnea Index) - number of episodes of apnea per hour of sleep.</i>				
<i>RDI (Respiratory Disturbance Index) - total number of episodes of both</i>				



Fidelity Life Rapid Decision Universal Life Rate Class Criteria: Standard or Better, Table B, Table D

Impairment	Criteria	Eligible for Standard	Eligible for Table B	Eligible for Table D
Spina Bifida		NO	NO	NO
Spina Bifida Occulta		NO	Individual Consideration	YES
Splenectomy	Trauma Induced only	YES	YES	YES
	Disease Induced	NO	NO	NO
Stroke		NO	NO	NO
Suicide Attempt	1 attempt over 5 years ago	NO	NO	YES
	All others	NO	NO	NO
Thyroid Disorder (not including Hypothyroid)	Recovered more than 6 months	NO	YES	YES
TIA -Transient Ischemic Attack	Single episode over 24 months ago, no complications	NO	NO	YES
	All others	NO	NO	NO
Turberculosis	Pulmonary - Resolved, no treatment, no residual	NO	YES	YES
	Non-Pulmonary - Diagnosis over 1 year ago. Resolved, no treatment, no residuals	NO	YES	YES
Ulcer (Peptic, Duodenal, Gastric–Benign only)	Atypical	NO	NO	NO
	No bleeding for 6 months	NO	YES	YES
Vascular Impairments	All others	NO	NO	NO
		NO	NO	NO

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Tele-Underwriting Phone Procedures

For any number of reasons we may need to make contact with the client. It is very important that the agent make sure that the telephone number given on the application is the best one to use.

- Unless the agent has specified a particular date and time all clients will be called within 4 business hours from the time that they appear in the Underwriting Queue.
- If a call is made and we were unable to reach the Proposed Insured, a requirement will be added to the case (Underwriting Interview). A note indicating if a message was left or if there was no answer will be added to the case.
- If we left a message for a call back, we will wait 24 hours and try again. We will do this a total of 3 times (initial call plus 2 follow-ups).
- After leaving 3 messages or 3 attempts, it is up to the insured to call back. Automatic e-mails are sent each morning to the agents on cases with OPEN "Underwriting Interview" requirements. We will hold a case pending for 20 business days.
- If the client later calls in, but within 60 days of the original message, we will reopen the file and proceed only with a Statement of Good Health (SOGH). If the client calls in more than 60 days from the application date, a new application is required.

Common Aviation Situations

	Rating or Best Possible Class
Commercial Aviation	
Major scheduled airline pilots and crew members	
Class	
At least one base in U.S. or Canada	Select
Others	2.50 per \$1,000
Nonscheduled commercial pilots and crew members flying well-maintained company-owned multi-engine planes on company business	Standard
Nonscheduled airline pilots and crew members flying multi-engine commercial passenger and cargo planes	
Based in the U.S. or Canada	Select
Others	3.00 per \$1,000 and up. IC
Nonscheduled single engine pilots and crew members	IC
Traffic reporting	Standard
Private Aviation	
Private pilots flying factory built fixed wing aircraft	
Student pilots or less than 75 hr. solo experience	2.50 per \$1,000
75–400 hr. solo experience	
Flying up to 200 hr. per yr.	Standard
Flying over 200 hr. per yr.	2.50 per \$1,000
Over 400 hr. solo experience	
Flying up to 300 hr. per yr.	Standard
Flying over 300 hr. per yr.	2.50 per \$1,000
Helicopters	IC
Homebuilt aircraft	Decline
Glider Pilots	
Student pilots or less than 25 hr. solo experience	2.50 per \$1,000
At least 25 hr. solo experience	Standard
Ultralites	Decline



Financial Justification

Financial justification of the amount of life insurance requested is an important consideration. While large business or estate planning cases can present both special and complex challenges, personal insurance remains straight forward.

Please use the following factors for determining the amount of personal insurance available to applicants.

For example, someone aged 35 earning \$50,000 per year would be eligible for total coverage (all sources) of \$1,250,000 (50,000 x 25).

Age	Earned Income Factor	Unearned Income factor
20-30	30	3
31-40	25	3
41-50	20	3
51-60	15	3
61-65	10	3
66+	5	3

Earned income includes all the taxable income and pensions and other wages obtained through employment.

For our calculations, SSI benefits, disability pension benefits, welfare or other city, state or federal assistance benefits are considered unearned income.

Exceptions:

1. Except in rare cases, the minimum face amount, in the absence of other coverage, may be allowed regardless of income.
2. Rounding should be done to the next \$10,000. For example, if someone qualifies for \$102,000 of coverage we would allow \$110,000.

As always, underwriter discretion (allowing more or less coverage) may be applied provided documented justification is properly added to the file using an “exception” note.

Family Income

An unemployed spouse may have an amount equal to that in force (or applied for) on the employed spouse up to \$300,000. For amounts over that, the unemployed spouse is usually limited to 50% of the amount in force (applied for) on the employed spouse. Homemakers are OK without an interview up to the maximum for age providing the spouse or children are the primary beneficiaries.

Student Coverage

Our general guideline is \$100,000 on high school and trade school students, \$200,000 for college students and \$300,000 for post-graduate students.

Military

Military personnel are evaluated based on what they do. We do not offer coverage to combat specialists, members of combat teams, hazardous military occupations and recruits or enlisted Grades 1 through 4.

Military risks serving in, or alerted for service in areas of conflict or potential conflict are not acceptable.

Aviation exclusions are only available to Air National Guard or reserve pilots. All exclusions must be witnessed by the beneficiary.

All military applicants are subject to an underwriting interview.

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Foreign Travel

The factors that affect consideration of applicants who plan foreign travel can change very quickly. These guidelines are not a substitute for common sense. The current political, environmental, military, criminal and health factors for each country or area where travel is contemplated must be considered.

Always check the State Department Web site (www.travel.state.gov) for any travel warnings. If present, coverage is not available.

NOTE: While a small number of states do not allow underwriting action based on hazardous foreign travel, this does not apply to foreign residence. The travel question on the application **MUST** be answered in all cases.

The following guidelines apply to U.S. citizens traveling abroad. Permanent Residents (green card holders) will be considered only if proposed travel is to low risk areas.

Foreign Travel Defined

- a. Vacation travel is a single trip of 30 days or less.
- b. Business travel totaling not more than 90 days per year and not more than four weeks at a time.
- c. Longer periods of travel (4-6 months) will be classified as Foreign Residence and rated appropriately.

Occupations

Where business travel is indicated and the occupation does not appear to be appropriate (e.g., janitor) a clear explanation will be required.

Travel by Missionaries (and related religious activities), Diplomats, Journalists, Archeologists, Geologists, Volunteer and Foreign Aid workers will not be considered. Military and U.S. State Department personnel may be considered on an individual basis.

Vacation

Travel to resort destinations is usually considered at best class. The same holds true for cruise ships which have ports of call in areas of moderate concern.

Visits to “family” should not be considered as true vacation travel and should be handled strictly in accordance with the area classification.

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.

In some cases, a U.S. citizen living outside the United States on a temporary basis might be considered if they are residing in a low risk country. The temporary residency must be for a period of 90 days or less. Where a longer period of time is anticipated or where the total amount of time living outside the United States will exceed 4 months per year, we will underwrite on a case by case basis.

Temporary Residents

Applicants who are in the United States on the basis of a temporary visa will not be considered.



Licensing & Contracting

Form Required for Producer Contracting

- Step 1. Complete the Producer Application Form - M0009
- Step 2. Complete the Rapid Decision UL Commission Request Form
- Step 3. Return the form to your General Agent
- Step 4. GA reviews for accuracy, signs, and forwards to Fidelity Life Association

Please note evidence of completion of Anti-Money Laundering (AML) training from an accredited provider must be submitted with each set of contracting paperwork. If an agent is already appointed with FLA, the General Agent should send a completed Rapid Decision UL Commission Request Form to add Rapid Decision UL to the agent's commission schedule. Evidence of the agent's completion of AML training must be submitted at that time. Compensation will not be paid until this evidence is on file.

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.

Code Number

Code numbers will be assigned when the GA and agent paperwork is processed with Fidelity Life Association.

Commissions

Commissions will be paid weekly.

Forms/Supplies And State Product Availability

Visit our Web site at www.FidelityLife.com

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

Initial premium may be submitted with the application.

Case Status

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.

Toll-Free (888) 440-1540

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.

Rapid Decision Universal Life from Fidelity Life Association

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 newbus@FidelityLife.com

Policyowner Services pos@FidelityLife.com

Agency/Marketing agency@FidelityLife.com

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

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

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

Jeannine Duplessis, Underwriting Manager
(224) 265-9757
jeannine.duplessis@FidelityLife.com
Cases: A–E

Tracy Morin, Underwriter
(224) 265-9716
tracy.morin@FidelityLife.com
Cases: F–H

Danny Kidd, Underwriting Consultant
(224) 265-9755
danny.kidd@FidelityLife.com
Cases: I–P

Mary Peifer, Underwriting Consultant
(224) 265-9758
mary.peifer@FidelityLife.com
Cases: Q–Z

Other Contact Information

General Underwriting E-Mail
und@FidelityLife.com

Underwriting E-Fax
(866) 947-8734

Fidelity Life Website
www.FidelityLife.com

Application forms and product guides are found in the Agents section (no password is needed).

Innovation Designed Around You

With an A- (Excellent) rating from A.M. Best,* Fidelity Life Association offers financial strength and security. As an innovator, we provide the kind of flexibility and quickness-to-market that keeps you ahead of the curve in taking advantage of opportunities for success.

- Total access to key decision-makers.
- The ability to create custom life solutions for your customers.
- Unique Web-based application and underwriting process—among the most convenient in the industry.

To learn more about Rapid Decision UL from Fidelity Life Association, call us at (866) 710-1013 or go on the Web at www.FidelityLife.com



Established 1896

Innovation Is Our Policy®

Fidelity Life Association,
A Legal Reserve Life Insurance Company

www.FidelityLife.com