

Rapid Decision Term

Product Availability as of 12/31/2009



Established 1896

State	Base Policy	ROP [†]	Waiver	ADB	Child	Accelerated Death Benefit
Alabama	Yes	No	Yes	Yes	Yes	Yes
Alaska	Yes	No	Yes	Yes	Yes	Yes
Arizona	Yes	No	Yes	Yes	Yes	Yes
Arkansas	Yes	No	Yes	Yes	Yes	Yes
California	Yes	No	Yes	Yes	Yes	Yes
Colorado	Yes	No	Yes	Yes	Yes	Yes
Connecticut	Yes	No	Yes	Yes	Yes	Yes
District of Columbia	Yes	No	Yes	Yes	Yes	Yes
Delaware	Yes	No	Yes	Yes	Yes	Yes
Florida	Yes	No	Yes	Yes	Yes	Yes
Georgia	Yes	No	Yes	Yes	Yes	Yes
Hawaii	Yes	No	Yes	Yes	Yes	Yes
Idaho	Yes	No	Yes	Yes	Yes	Yes
Illinois	Yes	No	Yes	Yes	Yes	Yes
Indiana	Yes	No	Yes	Yes	Yes	Yes
Iowa	Yes	No	Yes	Yes	Yes	Yes
Kansas	Yes	No	Yes	Yes	Yes	Yes
Kentucky	Yes	No	Yes	Yes	Yes	Yes
Louisiana	Yes	No	Yes	Yes	Yes	Yes
Maine	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available
Maryland	Yes	No	Yes	Yes	Yes	Yes
Massachusetts	Yes	No	Yes	Yes	Yes	Yes
Michigan	Yes	No	Yes	Yes	Yes	Yes
Minnesota	Yes	Not Available	Yes	Yes	Yes	Yes
Mississippi	Yes	No	Yes	Yes	Yes	Yes
Missouri	Yes	No	Yes	Yes	Yes	Yes
Montana	Yes	No	Yes	Yes	Yes	Yes
Nebraska	Yes	No	Yes	Yes	Yes	Yes
Nevada	Yes	No	Yes	Yes	Yes	Yes
New Hampshire	Yes	No	Yes	Yes	Yes	Yes
New Jersey	Yes	Not Available	Yes	Yes	Yes	Yes
New Mexico	Yes	No	Yes	Yes	Yes	Yes
New York*	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available
North Carolina	Yes	No	Yes	Yes	Yes	Yes
North Dakota	Yes	No	Yes	Yes	Yes	Yes
Ohio	Yes	No	Yes	Yes	Yes	Yes
Oklahoma	Yes	No	Yes	Yes	Yes	Yes
Oregon	Yes	No	Yes	Yes	Yes	Yes
Pennsylvania	Yes	Not Available	Yes	Yes	Yes	Yes
Rhode Island	Yes	No	Yes	Yes	Yes	Yes
South Carolina	Yes	No	Yes	Yes	Yes	Yes
South Dakota	Yes	No	Yes	Yes	Yes	Yes
Tennessee	Yes	No	Yes	Yes	Yes	Yes
Texas	Yes	No	Yes	Yes	Yes	Yes
Utah	Yes	Not Available	Yes	Yes	Yes	Yes
Vermont	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available
Virginia	Yes	No	Yes	Yes	Yes	Yes
Washington	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available
West Virginia	Yes	No	Yes	Yes	Yes	Yes
Wisconsin	Yes	No	Yes	Yes	Yes	Yes
Wyoming*	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available

Not Available - the product will not be offered for sale in this state.

* Fidelity Life Association does not do business in New York or Wyoming.

† ROP is temporarily not available.