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# Build Business Fast with Rapid Decision Term from Fidelity Life Association

## Product, New Business and Underwriting Guide



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Fidelity Life Association now offers term life insurance with our Rapid Decision process, among the most convenient application and underwriting processes available in the industry.

By utilizing the Internet and the active involvement of underwriters, customers can obtain Fidelity Life Association's fully underwritten RD Term in days, not months. There are no exams, no tests, no waiting periods and no processing delays.\* Standard policy issuance depends only on the answers to a few health questions during the underwriting process.

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.†



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**Innovation Is Our Policy®**

Fidelity Life Association,  
A Legal Reserve Life Insurance Company

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

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

† For the latest rating, access [www.ambest.com](http://www.ambest.com).



## RD Term Product Features

- Level death benefit term life to age 95 in amounts up to \$300,000.
- Guaranteed level premium periods of 5, 10, 15, 20 and 30 years.
- Premium classes: Select non-nicotine, Standard non-nicotine, Standard nicotine
- Ratings through Table B and Table D
- After the level premium period, policies renew on an annual renewable term premium schedule to age 95.
- Policies may be converted to a permanent plan of insurance designated for conversions any time up to one year prior to the expiration of the initial term period or prior to the policy anniversary on which the insured is aged 65, whichever is earlier.
- **Annual commissionable policy fee of \$85.00.**

## Issue Limits

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

### Rate Bands (subject to minimums and maximums shown under Issue Limits)

#### Band 1 **\$10,000 to \$99,999**

5 year term	50 to 75
10 year term	16 to 75
15 year term	16 to 70
20 year term	16 to 65*
30 year term	16 to 50**

#### Band 2 **\$100,000 to \$300,000**

5 year term	50 to 75
10 year term	16 to 75
15 year term	16 to 70
20 year term	16 to 65*
30 year term	16 to 50**

NOTE: Although available as low as age 16, individual state regulations regarding the ability to contract for life insurance must be followed.

\* Tobacco rates are not available on the 20 year term at ages 61+ (OK for Non-Nicotine).

\*\* Tobacco rates are not available on the 30 year term at ages 46+ (OK for Non-Nicotine).

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## RD Term Riders\*

### Accelerated Death Benefit (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.

### Waiver of Premium Rider (Optional)

Available for ages 20 through 55. This rider waives all premiums paid as long as the insured is totally disabled as defined in the rider. Benefits subject to 6-month (retroactive) waiting period. This rider expires at age 60. Rate is 0.21951 times the total annual premium for the policy (including the policy fee and other riders). For example, if the total annual premium was \$500.00 then the cost of WP would be  $500 \times .21951 = \$109.76$ . The new total annual premium would be \$609.76.

### Dependent Child Rider (Optional)

Children of primary insureds aged 20 through 60 who are 15 days to 18 years old are eligible for coverage from \$5,000 to \$25,000. Coverage ceases when the child reaches age 23 or when the primary insured reaches age 65 or the policy terminates, whichever comes first. Rate is \$8.00 per \$1,000 per year. The premium for the Child Rider is waived in the event of the death of the primary insured. Dependent Child coverage is only available to children who are standard risks. No substandard coverage is available under this rider.

### 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. The ADB rider expires at age 65.

#### ADB Premiums per \$1,000

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

### Return of Premium Rider (Optional)

The Return of Premium rider allows the insured to receive a percentage of premium back—up to 100% of eligible premiums—at the end of the full policy term.† The rider is available for policies with terms of 15, 20 or 30 years.

#### Return of Premium Issue Ages

Term Period	Non-Nicotine	Nicotine
15 Years	20-60	20-50
20 Years	20-55	20-50
30 Years	20-50	20-45

#### Return of Premium Rider Factor

Guaranteed Rates as a Percentage of Annual Eligible Premium\*\*

Term Period	Select Non-Nicotine	Standard Non-Nicotine	Standard Nicotine
15 Years	165%	165%	125%
20 Years	90%	90%	75%
30 Years	50%	50%	45%

\*\* Percentage rate is applied to total current annual eligible premium. In cases where the Waiver of Premium rider is also present as a percent of premium, apply waiver of premium percentage first, then Return of Premium factor.

#### Example

A 30-year term policy may have an annual premium of \$1,000. With ROP, the premium equals \$1,500.

\* Not available in all states.

† May be subject to limitations. Please see rider schedule pages for details.



## The Underwriting Approach

As the name implies, Rapid Decision Term is designed to provide you with very quick turn around time on your routine term life cases. **RD Term 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 finally 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 RD Term process, cases which require these kinds of information will be declined. To avoid this, it is important that you pre-qualify your clients.

### Does your client qualify for RD Term?

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 in the last five years.
7.  My client has no medical history which would require an APS or Blood/Urine samples.
8.  My client has a valid Social Security number.

The following is a list of some of the more common conditions that we would or would not accept. Combinations of impairments may result in an adverse decision not indicated on this page.

**More than 2 total/combined medications for a single condition or combinations of impairments may result in an adverse decision not indicated on this page.**

#### Would Accept

- **anxiety** (two medications, no disability or psychiatrist)
- **asthma** (two non-steroid medications, no ER or hospital visits)
- **depression** (two non-psychotic medications)
- **hypertension** (controlled, up to 3 medications)
- **cholesterol** (up to 3 medications)

#### Would Not Accept

- **cancer** (except for basal cell carcinoma)
- **heart attack**
- **heart bypass/angioplasty**
- **sleep apnea under age 50**
- **stroke**

### RD Term Routine Underwriting Requirements

- All cases are subject to an MIB, MVR and pharmacy records check and may be subject to other data checks.
- Every case is subject to a telephone interview. At younger ages,\* however, the case may be approved as is if the application and records check are satisfactory.
- All cases require the primary care physician name (If none, so state.), date and reason for last visit, current height and weight and weight loss history.
- All cases require the answer to a series of medical questions. See the applicable state version of the Rapid Decision application for the list of questions.

\* Currently age 55 and under.

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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 RD Term, the underwriter will determine if an ADB product is available. If yes, the message denying RD Term will include 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 or GDB policy, they will need to send in the appropriate application.



Fidelity Life Rapid Decision Term Premium Class Criteria: Standard or Better, Table B, Table D				
	Select	Standard	Table B	Table D
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 <sup>1</sup>	2 medications <sup>2</sup>	3 medications <sup>2</sup>	4 medications <sup>2</sup>
Blood Pressure	Single medication and stable for six months or more.	2 medications <sup>2</sup> or not stable for six months or more.	3 medications <sup>2</sup>	4 medications <sup>2</sup>
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 <sup>3</sup>	No more than 3 in the past 3 years <sup>3</sup>	No more than 3 in the past 2 years <sup>3</sup>	No more than 3 in the past 2 years <sup>3</sup>
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 <sup>4</sup>	None	Available	Available	Available

<sup>1</sup> Combinations of impairments may result in a different rate class or adverse action

<sup>2</sup> See Pharmacy Guidelines below.

<sup>3</sup> No extra debits per MVR guide

<sup>4</sup> No underdeveloped, unstable or hazardous countries

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

Fidelity Life Rapid Decision Term 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, Warafin, 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, NSAIDs are acceptable  
 Once you have approximately 4 medications for certain impairments (i.e. HTN, Cholesterol, Anxiety, Depression, Asthma, Pain, etc.) we should look at Table D.

RD Term Table D 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 Term 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	YES	YES	YES
	Malignant Melanoma, less than or at 10 years	NO	NO	NO
	Malignant Melanoma, more than 10 years	YES	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 Term 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 30-39 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	IC	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 stablized, 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

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Fidelity Life Rapid Decision Term 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 BP and Cholesterol	NO	NO	Individual Consideration
Heart Disease	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



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

<b>Impairment</b>	<b>Criteria</b>	<b>Eligible for Standard</b>	<b>Eligible for Table B</b>	<b>Eligible for Table D</b>
Sleep Apnea	Mild/Moderate age 50 or greater	NO	YES (NO Tobacco)	YES
<i>Mild—AI 5-20 and RDI 10-30; Moderate —AI 21-40 and RDI 31-50</i>	Severe or less than age 50	NO	NO	NO
<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>				
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
Tuberculosis	Pulmonary - Resolved, no treatment, no residual	NO	YES	YES
	Non-Pulmonary - Diagnosis over 1 year ago. Resolved, no treatment, no residuals	NO	YES	YES
	Atypical	NO	NO	NO
Ulcer (Peptic, Duodenal, Gastric—Benign only)	No bleeding for 6 months	NO	YES	YES
	All others	NO	NO	NO
Vascular Impairments		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
<b>Commercial Aviation</b>	
Major scheduled airline pilots and crew members	
<b>Class</b>	
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
<b>Private Aviation</b>	
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
<b>Glider Pilots</b>	
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.

## Business Insurance

Buy/Sell agreements ensure that a business will be purchased by a logical successor at owner’s or a partner’s death. These agreements are legally binding contracts. Life insurance is often used to fund the purchase of a deceased partner’s or owner’s share as outlined in the buy/sell agreement. The underwriter may consider insuring up to 100% of the fair market value of a business in proportion to the insured’s ownership interest. All owner’s should be proportionally insured in the buy/sell agreement; in the event of the death of one or all of them, the business will pass to a logical successor.

Key Person insurance is used to compensate a business for the loss of a key employee, including the time and expense to recruit and hire a replacement, potential negative effects on a company credit rating, and the potential loss of customer and profit.

# Build Business Fast with Rapid Decision Term from Fidelity Life Association

## 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](http://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.



# RD Term Premiums

Premiums are distinct, based on gender (except in Montana, which uses unisex premiums only).

There are four premium classes:

1. Select Non-Nicotine
2. Standard Non-Nicotine
3. Standard Nicotine
4. Ratings through Table B and Table D

### Policy Fee & Premium Calculation

**There is an \$85.00 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 \$1,000s plus the policy fee.

### 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

The credit card payment option may not be available in all states.

### Modal Factors

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

**Note The Favorable Premium Distinction at \$100,000 and Over Versus Under \$100,000**  
 (Example)

<b>MALE Select, Non-Nicotine, 10-Year</b>			
Face Amount			
Issue Age	50K	75K	100K
40	\$16.31	20.77	20.45
45	\$18.92	24.69	24.62
50	\$25.06	33.89	37.15
55	\$31.58	43.67	52.11

Includes \$85 Policy Fee

**Note The Favorable Premium Distinction at \$100,000 and Over Versus Under \$100,000**  
 (Example)

<b>FEMALE Select, Non-Nicotine, 10-Year</b>			
Face Amount			
Issue Age	50K	75K	100K
40	\$13.62	16.73	15.05
45	\$16.75	21.42	20.97
50	\$20.58	27.17	29.15
55	\$23.49	31.54	35.67

Includes \$85 Policy Fee

# Build Business Fast with Rapid Decision Term from Fidelity Life Association

## 5-Year Level Premium Plan Fidelity Life Association Policy Form Series F3600

### For face amounts less than \$100,000.

Premiums per \$1,000\* are guaranteed for 5 years. Annual policy fee: \$85.

Issue Age	MALE			FEMALE		
	Non-Nicotine		Nicotine	Non-Nicotine		Nicotine
	Select	Standard	Standard	Select	Standard	Standard
50	3.82	5.05	10.83	2.60	3.31	7.16
51	4.03	5.36	11.54	2.91	3.66	7.99
52	4.27	5.69	12.36	3.16	3.94	8.73
53	4.52	6.05	13.27	3.36	4.16	9.39
54	4.80	6.44	14.29	3.53	4.33	10.00
55	5.09	6.86	15.42	3.66	4.48	10.57
56	5.41	7.31	16.67	3.76	4.62	11.12
57	5.76	7.80	18.06	3.86	4.76	11.68
58	6.14	8.34	19.61	3.94	4.92	12.25
59	6.56	8.94	21.35	4.03	5.10	12.88
60	7.04	9.61	23.29	4.12	5.31	13.57
61	7.57	10.36	25.49	4.24	5.56	14.37
62	8.17	11.21	27.95	4.38	5.86	15.28
63	8.84	12.15	30.72	4.54	6.22	16.33
64	9.59	13.22	33.82	4.75	6.63	17.53
65	10.43	14.41	37.28	4.99	7.10	18.92
66	11.37	15.73	41.13	5.29	7.64	20.50
67	12.41	17.20	45.37	5.63	8.24	22.29
68	13.56	18.82	50.03	6.02	8.91	24.30
69	14.81	20.59	55.12	6.47	9.65	26.53
70	16.17	22.51	60.65	6.98	10.47	28.99
71	17.65	24.60	66.62	7.55	11.35	31.69
72	19.24	26.84	73.04	8.17	12.31	34.62
73	20.95	29.25	79.91	8.86	13.34	37.80
74	22.77	31.82	87.23	9.60	14.45	41.22
75	24.70	34.55	95.01	10.40	15.62	44.88

### For face amounts greater than or equal to \$100,000.

Premiums per \$1,000\* are guaranteed for 5 years. Annual policy fee: \$85.

Issue Age	MALE		
	Non-Nicotine		Nicotine
	Select	Standard	Standard
50	2.77	3.75	8.83
51	3.01	4.09	9.61
52	3.26	4.44	10.48
53	3.52	4.81	11.43
54	3.80	5.20	12.48
55	4.09	5.62	13.61
56	4.40	6.06	14.86
57	4.73	6.54	16.22
58	5.09	7.06	17.74
59	5.49	7.64	19.42
60	5.93	8.27	21.31
61	6.43	8.98	23.42
62	6.98	9.78	25.80
63	7.61	10.67	28.47
64	8.31	11.67	31.46
65	9.09	12.79	34.79

Issue Age	FEMALE		
	Non-Nicotine		Nicotine
	Select	Standard	Standard
50	1.73	2.25	5.55
51	1.95	2.51	6.27
52	2.14	2.73	6.93
53	2.30	2.91	7.54
54	2.44	3.07	8.11
55	2.56	3.21	8.65
56	2.66	3.35	9.18
57	2.75	3.49	9.71
58	2.84	3.64	10.27
59	2.93	3.82	10.87
60	3.02	4.02	11.53
61	3.14	4.26	12.29
62	3.27	4.53	13.16
63	3.43	4.85	14.15
64	3.62	5.22	15.30
65	3.84	5.64	16.62

\* NOTE: Montana uses unisex premiums only.





## 10-Year Level Premium Plan Fidelity Life Association Policy Form Series F3600

### For face amounts less than \$100,000.

Premiums per \$1,000\* are guaranteed for 10 years.  
Annual policy fee: \$85.

Issue Age	MALE			FEMALE		
	Non-Nicotine Select	Non-Nicotine Standard	Nicotine Standard	Non-Nicotine Select	Non-Nicotine Standard	Nicotine Standard
16-35	1.36	1.66	3.31	1.06	1.26	2.90
36	1.47	1.78	3.51	1.11	1.32	3.09
37	1.59	1.93	3.76	1.17	1.40	3.31
38	1.73	2.10	4.06	1.24	1.50	3.57
39	1.89	2.30	4.41	1.33	1.63	3.87
40	2.05	2.52	4.81	1.43	1.78	4.20
41	2.17	2.76	5.27	1.55	1.95	4.57
42	2.27	2.87	5.78	1.68	2.15	4.97
43	2.35	2.97	6.35	1.83	2.37	5.40
44	2.47	3.06	6.97	1.98	2.61	5.85
45	2.65	3.17	7.64	2.15	2.87	6.33
46	2.84	3.61	8.36	2.33	3.14	6.82
47	3.10	4.13	9.13	2.51	3.41	7.32
48	3.44	4.69	9.92	2.69	3.68	7.83
49	3.78	5.29	10.76	2.86	3.94	8.34
50	4.06	5.65	11.62	3.03	4.18	8.84
51	4.32	6.00	12.51	3.19	4.40	9.33
52	4.55	6.36	13.43	3.34	4.58	9.82
53	4.79	6.73	14.39	3.47	4.74	10.29
54	5.04	7.11	15.39	3.59	4.86	10.77
55	5.56	7.51	16.46	3.70	4.95	11.24
56	6.03	7.94	17.63	3.80	5.02	11.74
57	6.53	8.41	18.91	3.91	5.08	12.27
58	7.08	8.95	20.35	4.13	5.15	12.85
59	7.67	9.58	22.00	4.36	5.24	13.52
60	8.31	10.31	23.90	4.61	5.40	14.29
61	9.01	11.17	26.10	4.88	5.71	15.19
62	9.76	12.18	28.64	5.16	6.04	16.26
63	10.58	13.37	31.59	5.46	6.40	17.52
64	11.47	14.77	34.98	5.77	6.87	19.00
65	12.55	16.37	38.85	6.36	7.59	20.72
66	14.09	18.22	43.25	7.07	8.49	22.70
67	15.83	20.31	48.21	7.91	9.59	24.97
68	17.79	22.67	53.74	8.88	10.88	27.53
69	19.97	25.30	59.86	9.99	12.40	30.39
70	22.38	28.20	66.60	11.25	14.13	33.57
71	25.03	31.39	73.96	12.66	16.09	37.08
72	27.90	34.86	81.95	14.22	18.29	40.90
73	31.01	38.62	90.57	15.92	20.71	45.05
74	34.36	42.67	99.82	17.79	23.37	49.53
75	37.94	47.01	109.71	19.80	26.26	54.34

### For face amounts greater than or equal to \$100,000.

Premiums per \$1,000\* are guaranteed for 10 years.  
Annual policy fee: \$85.

Issue Age	MALE			FEMALE		
	Non-Nicotine Select	Non-Nicotine Standard	Nicotine Standard	Non-Nicotine Select	Non-Nicotine Standard	Nicotine Standard
16-35	0.88	1.06	2.07	0.62	0.71	1.85
36	0.97	1.17	2.24	0.66	0.76	2.02
37	1.08	1.30	2.44	0.71	0.82	2.23
38	1.21	1.46	2.70	0.76	0.88	2.48
39	1.35	1.64	3.02	0.82	0.94	2.76
40	1.50	1.76	3.39	0.88	1.02	3.08
41	1.55	1.87	3.83	0.96	1.18	3.44
42	1.62	1.99	4.33	1.08	1.37	3.84
43	1.71	2.09	4.89	1.23	1.58	4.27
44	1.81	2.18	5.52	1.38	1.83	4.72
45	1.98	2.39	6.20	1.56	2.09	5.21
46	2.16	2.68	6.95	1.74	2.36	5.71
47	2.43	3.14	7.74	1.93	2.65	6.23
48	2.75	3.64	8.58	2.12	2.94	6.76
49	3.09	4.19	9.45	2.31	3.22	7.29
50	3.42	4.77	10.36	2.50	3.49	7.82
51	3.84	5.40	11.30	2.68	3.74	8.33
52	4.08	5.78	12.26	2.84	3.96	8.84
53	4.34	6.17	13.26	2.99	4.14	9.33
54	4.60	6.56	14.30	3.13	4.29	9.82
55	5.14	6.97	15.39	3.25	4.42	10.30
56	5.58	7.41	16.56	3.36	4.51	10.79
57	6.06	7.89	17.84	3.49	4.60	11.32
58	6.59	8.42	19.27	3.69	4.68	11.88
59	7.15	9.04	20.88	3.91	4.79	12.52
60	7.77	9.75	22.74	4.14	4.93	13.26
61	8.44	10.59	24.88	4.38	5.23	14.13
62	9.16	11.57	27.35	4.64	5.54	15.15
63	9.95	12.72	30.21	4.91	5.88	16.35
64	10.81	14.06	33.50	5.22	6.36	17.77
65	11.86	15.61	37.26	5.77	7.04	19.42

\* NOTE: Montana uses unisex premiums only.

# Build Business Fast with Rapid Decision Term from Fidelity Life Association

## 15-Year Level Premium Plan Fidelity Life Association Policy Form Series F3600

### For face amounts less than \$100,000.

Premiums per \$1,000\* are guaranteed for 15 years.  
Annual policy fee: \$85.

Issue Age	MALE			FEMALE		
	Non-Nicotine Select	Standard	Nicotine Standard	Non-Nicotine Select	Standard	Nicotine Standard
16-35	1.60	2.04	4.62	1.43	1.85	3.84
36	1.66	2.15	4.85	1.50	1.93	4.06
37	1.75	2.29	5.13	1.57	2.02	4.31
38	1.85	2.45	5.43	1.65	2.13	4.60
39	1.96	2.62	5.77	1.74	2.24	4.92
40	2.09	2.80	6.14	1.83	2.37	5.26
41	2.25	3.01	6.54	1.94	2.51	5.63
42	2.42	3.23	6.98	2.05	2.66	6.02
43	2.61	3.47	7.46	2.16	2.81	6.44
44	2.83	3.72	7.99	2.29	2.98	6.87
45	3.08	4.00	8.56	2.42	3.16	7.32
46	3.35	4.30	9.19	2.56	3.35	7.78
47	3.66	4.63	9.88	2.71	3.55	8.26
48	4.00	4.99	10.65	2.88	3.76	8.74
49	4.37	5.39	11.52	3.06	3.99	9.24
50	4.79	5.83	12.48	3.25	4.24	9.75
51	5.25	6.31	13.57	3.47	4.50	10.26
52	5.75	6.84	14.79	3.70	4.78	10.79
53	6.30	7.43	16.15	3.96	5.09	11.34
54	6.90	8.08	17.67	4.25	5.42	11.91
55	7.56	8.80	19.36	4.56	5.77	12.50
56	8.27	9.58	21.23	4.90	6.15	13.14
57	9.04	10.44	23.29	5.27	6.56	13.83
58	9.86	11.37	25.55	5.68	6.99	14.58
59	10.75	12.38	28.01	6.11	7.46	15.41
60	11.69	13.46	30.67	6.58	7.95	16.34
61	12.70	14.63	33.54	7.09	8.47	17.38
62	13.76	15.88	36.62	7.63	9.02	18.59
63	14.89	17.20	39.91	8.20	9.61	19.89
64	16.08	18.61	43.41	8.81	10.22	21.31
65	17.33	20.11	47.12	9.46	10.87	22.94
66	19.08	22.13	51.05	10.40	11.94	24.78
67	21.00	24.36	55.18	11.43	13.12	26.97
68	23.12	26.81	59.53	12.56	14.42	29.36
69	25.45	29.51	64.09	13.81	15.84	31.97
70	28.02	32.48	68.86	15.18	17.40	34.80

### For face amounts greater than or equal to \$100,000.

Premiums per \$1,000\* are guaranteed for 15 years.  
Annual policy fee: \$85.

Issue Age	MALE			FEMALE		
	Non-Nicotine Select	Standard	Nicotine Standard	Non-Nicotine Select	Standard	Nicotine Standard
16-35	1.13	1.46	3.33	0.96	1.22	2.69
36	1.18	1.56	3.51	1.00	1.27	2.88
37	1.25	1.67	3.73	1.06	1.34	3.11
38	1.34	1.80	3.98	1.12	1.43	3.37
39	1.44	1.95	4.27	1.19	1.52	3.66
40	1.56	2.12	4.61	1.28	1.63	3.99
41	1.70	2.31	4.98	1.37	1.75	4.35
42	1.87	2.53	5.41	1.47	1.89	4.74
43	2.06	2.76	5.88	1.59	2.05	5.15
44	2.27	3.02	6.42	1.71	2.22	5.59
45	2.52	3.30	7.01	1.85	2.41	6.06
46	2.80	3.62	7.68	2.00	2.62	6.55
47	3.11	3.96	8.42	2.17	2.84	7.05
48	3.46	4.35	9.26	2.36	3.09	7.57
49	3.84	4.77	10.18	2.55	3.35	8.11
50	4.27	5.23	11.22	2.77	3.63	8.65
51	4.74	5.74	12.38	3.01	3.93	9.21
52	5.25	6.30	13.66	3.27	4.25	9.77
53	5.80	6.91	15.08	3.54	4.59	10.35
54	6.40	7.57	16.65	3.84	4.94	10.94
55	7.05	8.30	18.37	4.16	5.32	11.55
56	7.75	9.09	20.25	4.51	5.72	12.19
57	8.50	9.94	22.30	4.88	6.14	12.88
58	9.30	10.86	24.53	5.27	6.57	13.61
59	10.15	11.84	26.93	5.69	7.03	14.42
60	11.05	12.90	29.51	6.14	7.51	15.31
61	12.01	14.02	32.28	6.61	8.00	16.31
62	13.01	15.21	35.22	7.10	8.52	17.43
63	14.07	16.47	38.35	7.62	9.06	18.68
64	15.18	17.79	41.67	8.17	9.61	20.07
65	16.35	19.20	45.16	8.75	10.19	21.63

\* NOTE: Montana uses unisex premiums only.



**20-Year Level Premium Plan** Fidelity Life Association Policy Form Series F3600

**For face amounts less than \$100,000.**

Premiums per \$1,000\* are guaranteed for 20 years.  
Annual policy fee: \$85.

Issue Age	MALE			FEMALE		
	Non-Nicotine Select	Non-Nicotine Standard	Nicotine Standard	Non-Nicotine Select	Non-Nicotine Standard	Nicotine Standard
16-35	1.63	2.28	4.93	1.46	2.19	4.25
36	1.71	2.39	5.23	1.53	2.30	4.48
37	1.81	2.52	5.58	1.61	2.42	4.75
38	1.93	2.68	6.00	1.70	2.55	5.06
39	2.08	2.86	6.48	1.81	2.69	5.40
40	2.24	3.06	7.02	1.93	2.84	5.78
41	2.44	3.29	7.62	2.05	3.00	6.18
42	2.67	3.55	8.29	2.20	3.16	6.61
43	2.93	3.84	9.02	2.35	3.33	7.08
44	3.23	4.17	9.82	2.53	3.51	7.56
45	3.56	4.54	10.69	2.71	3.70	8.07
46	3.94	4.94	11.62	2.92	3.91	8.61
47	4.37	5.40	12.63	3.15	4.12	9.16
48	4.85	5.90	13.70	3.40	4.36	9.73
49	5.38	6.47	14.85	3.68	4.62	10.33
50	5.97	7.09	16.06	3.99	4.91	10.94
51	6.62	7.78	17.35	4.33	5.24	11.57
52	7.33	8.55	18.71	4.71	5.60	12.22
53	8.12	9.39	20.13	5.13	6.01	12.89
54	8.97	10.32	21.63	5.59	6.47	13.58
55	9.90	11.34	23.21	6.10	6.99	14.28
56	10.91	12.45	25.01	6.65	7.56	15.32
57	12.00	13.65	26.94	7.25	8.20	16.43
58	13.17	14.95	29.03	7.91	8.90	17.63
59	14.42	16.35	31.28	8.61	9.67	18.91
60	15.75	17.85	33.70	9.37	10.51	20.28
61	17.17	19.46	N/A	10.19	11.42	N/A
62	18.67	21.16	N/A	11.05	12.40	N/A
63	20.26	22.97	N/A	11.98	13.45	N/A
64	21.93	24.88	N/A	12.95	14.57	N/A
65	23.69	26.91	N/A	14.00	15.79	N/A

**For face amounts greater than or equal to \$100,000.**

Premiums per \$1,000\* are guaranteed for 20 years.  
Annual policy fee: \$85.

Issue Age	MALE			FEMALE		
	Non-Nicotine Select	Non-Nicotine Standard	Nicotine Standard	Non-Nicotine Select	Non-Nicotine Standard	Nicotine Standard
16-35	1.21	1.68	3.68	1.05	1.56	3.12
36	1.28	1.76	3.91	1.10	1.64	3.30
37	1.38	1.87	4.19	1.16	1.73	3.52
38	1.50	2.01	4.52	1.23	1.83	3.76
39	1.62	2.16	4.92	1.32	1.94	4.04
40	1.76	2.35	5.38	1.41	2.07	4.36
41	1.91	2.57	5.91	1.52	2.20	4.71
42	2.12	2.82	6.51	1.65	2.35	5.09
43	2.37	3.10	7.18	1.80	2.52	5.51
44	2.65	3.43	7.93	1.96	2.69	5.96
45	2.98	3.80	8.76	2.14	2.89	6.45
46	3.35	4.21	9.68	2.35	3.10	6.97
47	3.78	4.68	10.69	2.58	3.34	7.53
48	4.25	5.20	11.78	2.83	3.60	8.12
49	4.78	5.78	12.97	3.12	3.88	8.75
50	5.36	6.42	14.25	3.43	4.20	9.41
51	6.00	7.13	15.61	3.78	4.56	10.11
52	6.71	7.91	17.08	4.17	4.95	10.84
53	7.48	8.76	18.63	4.59	5.39	11.61
54	8.32	9.69	20.28	5.05	5.87	12.42
55	9.23	10.70	22.03	5.55	6.41	13.26
56	10.20	11.80	23.85	6.09	6.99	14.26
57	11.25	12.98	25.78	6.68	7.63	15.32
58	12.37	14.24	27.80	7.31	8.33	16.47
59	13.57	15.60	29.92	7.98	9.09	17.71
60	14.83	17.04	32.14	8.71	9.90	19.04
61	16.18	18.57	N/A	9.48	10.78	N/A
62	17.59	20.19	N/A	10.29	11.72	N/A
63	19.09	21.91	N/A	11.15	12.71	N/A
64	20.65	23.71	N/A	12.06	13.77	N/A
65	22.30	25.61	N/A	13.03	14.91	N/A

\* NOTE: Montana uses unisex premiums only.

# Build Business Fast with Rapid Decision Term from Fidelity Life Association

## 30-Year Level Premium Plan Fidelity Life Association Policy Form Series F3600

### For face amounts less than \$100,000.

Premiums per \$1,000\* are guaranteed for 30 years. Annual policy fee: \$85.

Issue Age	MALE			FEMALE		
	Non-Nicotine		Nicotine	Non-Nicotine		Nicotine
	Select	Standard	Standard	Select	Standard	Standard
16-35	2.46	3.15	6.48	1.97	2.66	5.48
36	2.64	3.37	6.88	2.08	2.81	5.77
37	2.84	3.62	7.35	2.22	2.98	6.10
38	3.08	3.92	7.90	2.38	3.18	6.49
39	3.35	4.25	8.51	2.56	3.41	6.93
40	3.65	4.63	9.21	2.75	3.67	7.42
41	3.98	5.04	9.97	2.98	3.95	7.96
42	4.34	5.49	10.81	3.22	4.26	8.55
43	4.73	5.99	11.72	3.48	4.59	9.20
44	5.16	6.52	12.70	3.76	4.95	9.90
45	5.62	7.09	13.75	4.07	5.34	10.64
46	6.11	7.70	N/A	4.39	5.76	N/A
47	6.63	8.35	N/A	4.74	6.20	N/A
48	7.18	9.04	N/A	5.11	6.67	N/A
49	7.79	9.77	N/A	5.50	7.16	N/A
50	8.69	10.53	N/A	5.91	7.68	N/A

### For face amounts greater than or equal to \$100,000.

Premiums per \$1,000\* are guaranteed for 30 years. Annual policy fee: \$85.

Issue Age	MALE			FEMALE		
	Non-Nicotine		Nicotine	Non-Nicotine		Nicotine
	Select	Standard	Standard	Select	Standard	Standard
16-35	1.96	2.50	5.11	1.55	2.06	4.18
36	2.11	2.68	5.45	1.64	2.18	4.41
37	2.28	2.89	5.85	1.74	2.32	4.69
38	2.48	3.14	6.32	1.87	2.49	5.01
39	2.70	3.42	6.84	2.01	2.67	5.37
40	2.95	3.73	7.43	2.17	2.88	5.78
41	3.23	4.08	8.08	2.34	3.11	6.23
42	3.53	4.46	8.80	2.53	3.36	6.72
43	3.86	4.87	9.57	2.73	3.63	7.25
44	4.21	5.32	10.41	2.96	3.93	7.83
45	4.59	5.80	11.31	3.20	4.24	8.44
46	5.00	6.31	N/A	3.45	4.58	N/A
47	5.43	6.85	N/A	3.72	4.94	N/A
48	5.92	7.43	N/A	4.01	5.33	N/A
49	6.67	8.04	N/A	4.42	5.73	N/A
50	7.51	8.68	N/A	4.92	6.16	N/A

\* NOTE: Montana uses unisex premiums only.



## Annual Renewable Term Rates For All Plans

Fidelity Life Association Policy Form Series F3600

Guaranteed Maximum Annual Premium Rates per \$1,000 After Initial Level Period.

Annual policy fee: \$85.

Attained Age	Non-Nicotine		Nicotine		Attained Age	Non-Nicotine		Nicotine	
	Male	Female	Male	Female		Male	Female	Male	Female
21	2.67	1.39	3.82	1.87	61	31.22	25.09	53.87	47.08
22	2.67	1.42	4.02	1.96	62	35.04	27.19	59.82	50.83
23	2.70	1.42	4.22	2.05	63	39.22	29.41	66.19	54.67
24	2.73	1.48	4.45	2.17	64	43.58	31.84	72.56	58.81
25	2.81	1.51	4.70	2.35	65	48.12	34.54	78.79	63.28
26	2.92	1.63	4.95	2.50	66	52.72	37.48	84.82	68.14
27	2.98	1.69	5.09	2.65	67	57.52	40.75	90.91	73.54
28	2.98	1.78	5.12	2.83	68	62.59	44.38	97.14	79.45
29	2.98	1.87	5.12	3.01	69	68.28	48.34	104.00	85.96
30	2.98	1.96	5.12	3.19	70	74.92	52.81	111.85	93.31
31	2.98	2.08	5.15	3.43	71	82.98	57.91	121.50	101.53
32	3.01	2.20	5.24	3.67	72	92.41	63.49	132.71	110.47
33	3.10	2.35	5.41	3.97	73	102.34	69.58	144.01	120.22
34	3.16	2.53	5.61	4.36	74	113.01	76.33	156.25	130.42
35	3.31	2.74	5.84	4.75	75	124.63	83.74	169.85	141.13
36	3.46	2.95	6.18	5.14	76	137.73	91.87	184.93	152.71
37	3.67	3.13	6.58	5.47	77	152.97	100.87	202.37	165.19
38	3.94	3.28	7.06	5.80	78	170.67	110.68	222.37	178.66
39	4.18	3.46	7.60	6.16	79	190.50	121.45	244.39	193.15
40	4.51	3.67	8.25	6.55	80	212.62	134.83	268.46	211.21
41	4.90	3.91	9.05	7.00	81	236.66	151.27	294.04	233.29
42	5.38	4.18	9.99	7.57	82	262.13	168.67	320.36	256.03
43	5.94	4.51	11.10	8.20	83	289.94	186.94	348.42	279.25
44	6.56	4.90	12.35	8.95	84	320.86	207.31	380.15	303.43
45	7.24	5.35	13.60	9.82	85	358.80	227.95	420.28	325.78
46	7.92	5.89	14.85	10.84	86	400.94	252.34	464.23	351.61
47	8.48	6.52	15.90	12.10	87	446.98	282.46	511.49	383.65
48	8.92	7.21	16.70	13.60	88	496.52	314.23	561.40	415.72
49	9.48	7.99	17.72	15.28	89	549.17	345.85	613.47	445.06
50	10.22	8.86	19.06	17.08	90	602.55	369.13	664.83	461.74
51	11.17	9.85	20.80	19.06	91	656.07	391.39	714.82	475.42
52	12.33	10.96	22.91	21.19	92	712.79	428.29	766.80	504.97
53	13.66	12.13	25.44	23.50	93	773.22	478.30	821.16	546.79
54	15.35	13.36	28.46	25.96	94	837.55	540.58	879.59	605.08
55	17.25	14.77	31.68	28.57					
56	19.21	16.30	35.01	31.36					
57	21.11	17.92	38.08	34.18					
58	23.01	19.60	41.01	37.12					
59	25.23	21.31	44.45	40.27					
60	27.93	23.11	48.69	43.54					

# Build Business Fast with Rapid Decision Term from Fidelity Life Association

## 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.

### Code Number

Code 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)

## 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 [newbus@FidelityLife.com](mailto:newbus@FidelityLife.com)

Policyowner Services [pos@FidelityLife.com](mailto:pos@FidelityLife.com)

Agency/Marketing [agency@FidelityLife.com](mailto: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](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

(224) 265-9757

[jeannine.duplessis@FidelityLife.com](mailto:jeannine.duplessis@FidelityLife.com)

Cases: A–E

Tracy Morin, Underwriter

(224) 265-9716

[tracy.morin@FidelityLife.com](mailto:tracy.morin@FidelityLife.com)

Cases: F–H

Danny Kidd, Underwriting Consultant

(224) 265-9755

[danny.kidd@FidelityLife.com](mailto:danny.kidd@FidelityLife.com)

Cases: I–P

Mary Peifer, Underwriting Consultant

(224) 265-9758

[mary.peifer@FidelityLife.com](mailto:mary.peifer@FidelityLife.com)

Cases: Q–Z

## Other Contact Information

General Underwriting E-Mail

[und@FidelityLife.com](mailto:und@FidelityLife.com)

Underwriting E-Fax

**(866) 947-8734**

Fidelity Life Website

[www.FidelityLife.com](http://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 RD Term from Fidelity Life Association, call us at (866) 710-1013 or go on the Web at [www.FidelityLife.com](http://www.FidelityLife.com)



Established 1896

**Innovation Is Our Policy®**

Fidelity Life Association,  
A Legal Reserve Life Insurance Company

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