

Lifetime Benefit Term is Term Insurance For a Lifetime

The purpose of life insurance is to provide your family with money after your death. This money, created by the death benefit, will help your family meet continuing financial needs that would have been provided by your income. It can help pay a mortgage, household bills, school expenses, childcare costs or ensure that your dependents are not burdened with debt.

LifeTime Benefit Term Benefit Summary

Name of Applicant _____

Spouse Name (if applicable) _____

Deduction Frequency: W BW SM M
Other (describe): _____

	Applicant	Spouse
Death Benefit:	\$ _____	\$ _____

LTC Benefit:	\$ _____	\$ _____
Accidental Death Benefit:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Accidental Death Benefit:	\$ _____	\$ _____
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Waiver of Premium Benefit:	<input type="checkbox"/> Yes <input type="checkbox"/> No	N/A
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Dependent Child Benefit:	\$ _____	\$ _____
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Premium Per Deduction:	\$ _____	\$ _____
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Total Premium Deduction: \$ _____

Refer to your application and certificate for actual coverage and premium amounts.

Term Insurance for a Lifetime!

LifeTime Benefit Term from Fidelity Life Association



Established 1896

Innovation Is Our Policy®

Fidelity Life Association,
A Legal Reserve Life Insurance Company

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

www.FidelityLife.com

Fidelity Life Association is headquartered in Oak Brook, IL and licensed in all states and the District of Columbia, except for WY and NY. LifeTime Benefit Term (LBT Policy Form = WP300, LBT Certificate Form = WC300) and some optional benefits are not available in all states. A two-year suicide exclusion and contestability apply (one year in some states). All applications are subject to underwriting approval. Our NAIC number is 63290.

MW100 December 2009



Established 1896

Important Features of LifeTime Benefit Term

- LifeTime Benefit Term life insurance up to \$250,000 for eligible employees.
- Life base insurance premiums are **guaranteed** through age 120.
- Is affordable with premiums as low as \$3 per week.
- Offers the convenience of payroll deduction.
- No medical exams required. Issuance of coverage depends upon answers to a few health questions.
- Provides paid-up death benefit values after only five years, so if you decide to stop paying premiums at some time in the future, you are guaranteed paid-up coverage of a reduced amount.
- Flexible! You have the option to:
 - Continue your coverage at the same premium; or
 - Elect paid-up insurance coverage after 5 years with no further premium payments—**Guaranteed!**
- Fully portable – you own it and take it with you when you leave your employment.
- Spouse and child coverage is available.
- Issue ages for employees and spouses is from 16-70.
- While projected to remain level under current assumptions, the certificate contains a guarantee ensuring that the initial death benefit will last for the longer of 25 years or to age 70 and thereafter can never be less than 50% of your initial death benefit.
- Based on the current interest rate of 5%, death benefit will not decrease and will be fully paid up prior to age 100.

Accelerated Death Benefit for Terminal Illness^{1,2}

This benefit advances 50% of the face amount (not to exceed \$100,000) if the insured is diagnosed by a physician as terminally ill and is automatically part of your coverage. There is no direct extra premium charge for the benefit.

Optional Benefits That Make LifeTime Benefit Term Even More Valuable¹

Accidental Death Benefit¹

This optional benefit pays in the event of accidental death. It is available at issue ages 20 through 60, and will double the total death benefit paid to your beneficiary (not to exceed \$150,000) if death results from an accident. The Accidental Death Benefit expires on the certificate anniversary following your 65th birthday (see certificate for full explanation).

Dependent Child Benefit¹

One low premium covers all natural, adopted, step-children or any children for whom you are a legal guardian who are 15 days through 18 years old. Coverage continues until a child reaches age 23, marries or is no longer a dependent, or when you reach age 65 or terminate coverage, whichever comes first. Coverage is guaranteed issue and you may select benefit amounts from \$5,000 to \$25,000.

Waiver of Premium¹

This optional benefit is only available to employees. The Waiver of Premium Benefit provides that premium will be waived if the insured employee becomes totally disabled for at least a six (6) month period prior to age 60. Total disability is defined as the inability of the insured to substantially perform the essential duties of any occupation for which the insured may qualify by reason of education, training or experience in the usual and customary way due to bodily injury or disease. This benefit provides that any premium due and paid since the start of total disability will be refunded. Issue ages are 20-55.

Accelerated Death Benefit for Long Term Care^{1,2,3}

The Accelerated Death Benefit for Long Term Care provides the insured the option of receiving a benefit early if needed for long term care. The insured becomes eligible for benefits by being certified by a physician as being both chronically ill and confined to a nursing or assisted living facility, or by receiving home health or adult day care services. Benefits would begin after a 90 day elimination period has been satisfied. The monthly accelerated benefit is 4% of the initial base death benefit for a maximum benefit period of up to 25 months. Issue ages for this rider are 16 through 70.

Term Insurance That Can Last a Lifetime

So, for valuable long-lasting term insurance protection, turn to LifeTime Benefit Term. You'll get the coverage you need from a company that you can trust all with the peace-of-mind that our A- (Excellent) rating from A.M. Best⁴ brings. To learn more about LifeTime Benefit Term, plan to attend an information meeting or watch for additional employee communications.

¹ Not available in all states. Accidental Death Benefit, Dependent Child Benefit, Waiver of Premium Rider, and Accelerated Death Benefit for Long Term Care riders are available at additional costs.

² Any accelerated death benefit received for either Long Term Care or Terminal Illness will reduce by a like amount the total benefit amount available for any additional accelerated benefits. The maximum death benefit you may apply for with long term care benefits is \$250,000. The accelerated death benefit for a terminal illness is provided at no additional premium. A deduction is made from the remaining death benefit payable to the beneficiary equal to a small administrative fee plus lien interest on the death benefit paid in advance.

³ The current death benefit at time of LTC payment may differ from original death benefit. While projected to remain level under current assumptions, the certificate contains a guarantee ensuring that the initial death benefit will last for the longer of 25 years or to age 70 and thereafter can never be less than 50% of your initial death benefit. Assumes current rate of interest is 5%. The Long Term Care rider premium can increase to a guaranteed maximum. (Premium increases can only occur if all contracts in a state where this benefit is issued are increased. Premiums cannot be increased solely because of an individual claim.)

⁴ For the latest rating, access www.ambest.com