

## LifeTime Benefit Term

- Term Insurance through age 120
- Face amounts 10-30% higher than cash value insurance
- Certificate accumulates Paid-Up Term Insurance after five years
- Initial Death Benefit is guaranteed to age 70 or 25 years, whichever is longer... 50% guaranteed thereafter
- Initial Death Benefit does not reduce based on current assumptions



Established 1896

**Innovation Is Our Policy<sup>SM</sup>**

Fidelity Life Association,  
A Legal Reserve Life Insurance Company

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

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

For Producer Use Only  
Not For Distribution  
To The General Public

**Term Insurance  
For A Lifetime! That's  
LifeTime Benefit Term  
From Fidelity Life  
Association.**



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Have you ever wanted to sell a term life product with a benefit that lasts a lifetime? Now you can. The innovative people at Fidelity Life Association have developed LifeTime Benefit Term. Now you can offer your worksite clients term coverage that will last through age 120. All with the peace-of-mind that our A- (Excellent) rating from A.M. Best brings.\*

## The Benefits of LifeTime Benefit Term

LifeTime Benefit Term is designed to compare favorably with universal life and whole life products. It features strong guarantees and a higher death benefit per premium dollar than is typical with either whole life or universal life.

- On a guaranteed basis, LBT provides a death benefit equal to 100% of the certificate face amount for 25 years or to age 70 – **whichever is greater**.
- At age 70 or after 25 years (whichever is greater), the death benefit may reduce to 50% of the certificate face amount. This death benefit is now **guaranteed** to remain at this level through age 120. The coverage is fully paid up to age 100.
- Under current assumptions, the death benefit will not reduce, and will be paid-up prior to age 100.
- The product design results in death benefits that are often 10 to 30% higher than competitor products.

The combination of strong benefit guarantees and high death benefits makes LBT an excellent value for the money, which will appeal to both employers and consumers alike.

## Underwriting

LifeTime Benefit Term is underwritten on a Conditional Guaranteed Issue (CGI) or Simplified Issue (SI) basis. In addition, Guaranteed Issue (GI) is available subject to individual case consideration. Coverage is available for employees actively at work up to \$250,000. Spouses may participate (regardless of employee participation) up to 50% of the eligible employee amount. Coverage may be issued between the ages of 16 and 70. LifeTime Benefit Term is generally priced on a unisex basis, specific to the characteristics of each group. In addition, sex-distinct and nicotine-distinct rates are available.

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

## Optional Benefits That Make LifeTime Benefit Term Even More Valuable\*\*

### Accidental Death Benefit

This benefit pays in the event of accidental death. Available at issue ages 20 through 60, the maximum face amount for this optional benefit is the lesser of the face amount of the base coverage, or \$150,000. The Accidental Death Benefit expires on the certificate anniversary following the insured's 65th birthday. (See certificate for full explanation.)

### Dependent Child Benefit

Children of the insured who are age 15 days to 23 years are eligible for Dependent Child Benefit coverage. Coverage ceases when the child reaches age 23 or when the primary insured reaches age 65 or the certificate terminates, whichever comes first.

### Waiver of Premium

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

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 base death benefit for a maximum benefit period of 25 months. Issue ages for this rider are 16 through 70.

## Accelerated Death Benefit for Terminal Illness

This benefit advances 50% of the face amount if the insured is diagnosed by a physician as terminally ill and is automatically part of the coverage. There is no direct extra premium charge for this benefit.

## LifeTime Benefit Term Brought to You by an Unbeatable Team



Fidelity Life Association has teamed with two of the worksite industry's finest organizations, Vision Financial Corporation and National Benefit Partners, to bring you LifeTime Benefit Term.

Vision Financial has been chosen by Fidelity Life Association to administer all worksite programs. Vision is America's leading worksite marketing third-party administrator, providing full administrative services for payroll-deducted products, billing solutions and consulting services.

National Benefit Partners is Fidelity Life Association's worksite distribution partner with offices in Los Angeles and Philadelphia. To learn more about LifeTime Benefit Term, contact Brian Jund at 714-255-0280 or e-mail at [bjund@nationalbenefitpartners.com](mailto:bjund@nationalbenefitpartners.com)



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