



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 Rapid Decision Term in days, not months. There are no exams, no tests, no waiting periods and no processing delays.¹ 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.²

¹ Occasionally a medical exam, test or report will be ordered to assist in clarifying or correcting an item of medical history.
² For the latest rating, access www.ambest.com

Innovation Designed Around You

With an A- (Excellent) rating from A.M. Best,² Fidelity Life Association offers financial strength and security. As an innovator, we offer the kind of flexibility and quickness-to-market that keeps you ahead of the curve in taking advantage of opportunities for success.

To learn more about our Rapid Decision Term or other Fidelity Life Association products and the advantages of being a Fidelity Life distributor, call 866-710-1013. Or visit www.FidelityLife.com today.



Established 1896

Innovation Is Our Policy®

Fidelity Life Association
A Legal Reserve Life Insurance Company

www.FidelityLife.com

Fidelity Life Association is licensed in all states and the District of Columbia, except for WY and NY. Rapid Decision Term (Policy Form F3600) and some riders are not available in all states. A two-year suicide exclusion and contestability period applies (one year in some states). All applications are subject to underwriting approval. Our NAIC number is 63290.

Build Business Fast

Rapid Decision Term from Fidelity Life Association

Ratings Through Table D Available



For Producer Use Only
Not For Distribution
To The General Public



Established 1896

Rapid Decision 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 available: Select non-nicotine, Standard non-nicotine, Standard nicotine, and Ratings through Table D for non-nicotine and nicotine.
- 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

Underwriting Approach

As the name implies, Rapid Decision (RD) Term is designed to provide you with very quick turnaround 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 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 that require this kind of information will be declined.³ 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 within the last five years.
7. My client has no medical history which would require an APS or Blood/Urine samples (See Rate Class Criteria).
8. My client has a valid Social Security number.

We do not offer medical ratings above Table D (IV) on RD Term.³

Please consult the Rapid Decision Product Guide for more Underwriting information.



Riders⁴

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.

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 a full policy term.⁵ The Return of Premium rider is available only for policies with terms of 15, 20 or 30 years.

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.

Dependent Child Rider (Optional)

Children of primary insureds aged 20 to 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.

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.

³ Occupation and Avocation ratings to \$3.00 per \$1,000 are offered.

⁴ Not all riders available in all states.

⁵ May be subject to limitations. Please see rider schedule pages for details.