

# America's Most Underserved Market Is Now Your Biggest Profit Opportunity

Fidelity Life Association was founded in 1896 focused on providing innovative products to satisfy the needs of America's middle market. Today, that vision and our revolutionary Rapid App underwriting and approval process now make it highly profitable for you to write smaller, healthy cases faster. So you can double your commissions in half the time and focus on the highly underserved, healthy middle market - a market that up to now was unprofitable to pursue.

For Producer Use Only  
Not For Distribution  
To The General Public



Established 1896

**Innovation Is Our Policy®**

Fidelity Life Association  
A Legal Reserve Life Insurance Company

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

## Double Your Commissions in Half the Time

Rapid Decision Term,  
Perfect for Healthy Prospects,  
From Fidelity Life Association



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## If You Thought the Market Was Saturated—Think Again

- 56% of U. S. households (65 million) do not own an individual life policy<sup>1</sup>.
- 35 million U.S. households have no life insurance protection at all<sup>1</sup>.
- 11 million households with children under 18, have no life insurance coverage<sup>1</sup>.
- 24% of the households want to speak with a financial professional about their life insurance needs<sup>1</sup>.

### Do you still think the market is saturated?

## We Make Decisions—Fast

Until now, it has never been profitable to pursue healthy people in the middle market. Why chase a \$400 premium when the application process is cumbersome, underwriting decisions take months and you need administrative staff to track cases?

Now Fidelity Life's revolutionary web-based Rapid App underwriting and approval process enables us to make decisions fast. Your prospect can electronically complete the application, including answering health questions<sup>2</sup> and provide us an e-signature. We will then review their MIB, Pharmacy and MVR records. If the information all checks out, we will approve the policy within 24 to 48 hours. Imagine, a fully-underwritten, competitively-priced term policy approved and in-force in a matter of hours or days, not months.

Even if you are a more traditional producer who prefers to fax or mail your applications, our rapid decision process will shave months off of the typical underwriting approach. Once we have all of your prospect's application information, we will use the Internet to view relevant medical records to quickly make a decision on the case.

## Perfect for Call Centers, Perfect for Brokers, Perfect for Your Customers

If you run a call center operation that thrives on quick transactions, Rapid Decision Term fits perfectly. Or if you are a more traditional broker you will benefit as well. No more months of delay, waiting for underwriting results and no more need for case managers. Your sales people will be able to maximize their time and increase their profits.

And with Internet-savvy buyers seeking instant gratification, RD Term is perfect as well. The convenience of RD Term will be very attractive to those consumers short-on-time, who will be willing to pay a little more for the convenience of RD Term versus traditionally underwritten plans.

Now, buying leads for the middle market is profitable too. By reducing transaction costs in your operation, you can afford to invest in leads for the first time rather than utilizing more costly forms of lead generation.

## Improved Placement Rates for Healthy Cases Improve Your Profit

Fidelity Life non-medical life insurance is competitively priced compared to traditional fully underwritten products. Due to the nature of the non-med products, we have better placement ratios, which means more premium in-force. Fidelity Life has a commissionable policy fee and no case management. All of these features combine to make selling Fidelity Life RD Term a good way to improve your profits.

## Our Signature Process is Flexible Too

Most companies have only one way they will accept applications and signatures. With Fidelity Life you can choose your preference. We have the ability to accept signatures on paper (U.S. mail or fax), via e-mail, as a fillable PDF, and as e-signatures. This is just another example of how Fidelity Life is using innovation to reduce the complexity of the life insurance business.

## 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 table 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

## Profitability, Strength and Security

Fidelity Life offers the strength and security of our A- (Excellent) rating from A.M. Best. And as an innovator, we have found the way for you to target the healthy middle market profitably.

To learn more about the profit potential RD Term offers in the middle market segment, call Sales & Marketing at 866-710-1013 or visit [www.FidelityLife.com](http://www.FidelityLife.com).



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<sup>1</sup> U.S. Census Bureau, Statistical Abstract of the United States: 2011

<sup>2</sup> LIMRA Facts about Life, 2010

<sup>3</sup> Occasionally a medical exam, test or report will be ordered to assist a customer in clarifying or correcting an item of medical history.

<sup>4</sup> For the latest ratings, go to [www.ambest.com](http://www.ambest.com).