

Rapid Decision Term

For Producer Use Only.

Not for Distribution to the General Public.

For Full Policy Details Consult the Rapid Decision
Term Product and New Business Guide at
www.fidelitylife.com/agents/marketing.asp



FIDELITYLIFE

Established 1896

Innovation Is Our PolicySM

Fidelity Life Association now offers term life insurance with our Rapid App 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 Rapid Decision 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.**

* 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

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.
- After the level premium period, policies renew on a YRT increasing premium schedule through age 94.
- 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 above)

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).

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.

Waiver of Premium Rider (Optional)

Available for ages 20 to 55. There is a 6-month (retroactive) waiting period.

Dependent Child Rider (Optional)

Children of primary insureds aged 19 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. 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 equal to the face amount of the policy (maximum ADB issue limit of \$250,000).

Return of Premium Rider (Optional)

The Return of Premium rider allows the insured to receive a percentage of premium back – grading up to 100% 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

*** Not available in all states.

RD Term Height and Weight Limits

Height and Weight Limits

(Updated 4/4/2007)

Height	Inches	Minimum Weight	Maximum Select Wt.	Maximum Standard Wt.
4' 9	57	76	155	193
4' 10	58	79	160	197
4' 11	59	82	165	201
5' 0	60	84	170	205
5' 1	61	87	175	210
5' 2	62	90	180	214
5' 3	63	93	185	219
5' 4	64	96	190	225
5' 5	65	99	195	231
5' 6	66	102	200	237
5' 7	67	105	205	243
5' 8	68	109	210	250
5' 9	69	112	215	257
5' 10	70	115	223	264
5' 11	71	118	230	271
6' 0	72	122	235	279
6' 1	73	125	240	287
6' 2	74	129	245	295
6' 3	75	132	250	303
6' 4	76	136	257	311
6' 5	77	139	265	319
6' 6	78	143	275	326
6' 7	79	146	280	334
6' 8	80	150	285	342

$$\text{BMI} = (\text{pounds}/(\text{inches}^2)) * 703$$

Where a weight loss is recorded within the past year, one half (1/2) of the amount lost is added to the current weight before entering the table.

RD Term Premiums

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

There are three premium classes:

1. Select Non-Nicotine
2. Standard Non-Nicotine
3. Standard Nicotine

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 \$1,000's plus the policy fee.

Billing Modes

Annual	Direct or Credit Card
Semi-Annual	Direct or Credit Card
Quarterly	Direct or Credit Card
Monthly	EFT or Credit Card

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

Modal Factors

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

Waiver of Premium Rate

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 = \107.55 . The new total annual premium would be \$607.55.

Dependent Child Rider Rate

Rate is \$8.00 per \$1,000 per year.

Accidental Death Benefit Rate Per \$1,000

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

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.

Sample Return of Premium Rate Calculation

Assume a 35 year old female purchasing \$300,000 of 30-year term coverage. The premium class is Select Non-Nicotine. The customer has also selected \$25,000 of dependent child coverage, waiver of premium and the ROP rider.

Step 1: Determine the base premium. Multiply the rate per \$1,000 times the number of units:

$$\mathbf{\$1.38 \times 300 = \$414.00}$$

Step 2: Determine the cost of the dependent child rider:

$$\mathbf{\$8.00 \times 25 = \$200.00}$$

Step 3: Add the \$85.00 policy fee to the sum of the amount in Steps 1 and 2:

$$\mathbf{\$85.00 + \$414.00 + \$200.00 = \$699.00}$$

Step 4: Multiply the result of Step 3 by the waiver of premium factor:

$$\mathbf{\$699.00 \times 1.21951 = \$852.437,}$$

this would be rounded up to **\$852.44**

Step 5: Multiply the result of Step 4 by the ROP factor: This is the cost of the ROP rider (as shown on page 3)

$$\mathbf{\$852.44 \times .5 = \$426.22}$$

Step 6: Add the cost of the ROP rider (Step 5) to the sub-total premium amount (Step 4). This is the total plan premium:

$$\mathbf{\$426.22 \times 852.44 = \$1,278.66}$$

Step 7: Multiply the total plan premium (Step 6 by the desired modal factor e.g. 0.087 for Monthly EFT):

$$\mathbf{\$1,278.66 \times 0.087 = \$111.24}$$

TOTAL ANNUAL PREMIUM **\$1,278.66**

Fidelity Life Association
 Policy Form Series F3600

5-Year Level Premium Plan

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	3.35	3.84	8.35	2.48	2.77	5.85
51	3.60	4.14	9.11	2.62	2.94	6.29
52	3.86	4.47	9.94	2.77	3.13	6.76
53	4.15	4.82	10.84	2.93	3.32	7.27
54	4.45	5.19	11.83	3.09	3.53	7.81
55	4.78	5.60	12.90	3.27	3.75	8.40
56	5.11	6.01	14.01	3.37	3.88	8.85
57	5.46	6.44	15.21	3.47	4.02	9.33
58	5.84	6.91	16.52	3.57	4.16	9.84
59	6.25	7.41	17.94	3.68	4.30	10.37
60	6.68	7.94	19.48	3.79	4.45	10.93
61	7.14	8.52	21.15	3.90	4.61	11.52
62	7.63	9.13	22.97	4.02	4.77	12.15
63	8.16	9.79	24.94	4.14	4.94	12.81
64	8.73	10.50	27.08	4.26	5.11	13.50
65	9.33	11.26	29.41	4.39	5.29	14.23
66	10.19	12.32	32.36	4.75	5.74	15.56
67	11.14	13.49	35.61	5.13	6.22	17.02
68	12.17	14.76	39.19	5.55	6.75	18.61
69	13.29	16.15	43.12	6.00	7.32	20.35
70	14.52	17.68	47.45	6.48	7.94	22.26
71	15.87	19.35	52.22	7.01	8.62	24.34
72	17.34	21.17	57.46	7.57	9.35	26.62
73	18.94	23.17	63.23	8.19	10.14	29.11
74	20.69	25.36	69.58	8.85	11.00	31.84
75	22.61	27.75	76.57	9.57	11.93	34.82

Fidelity Life Association
 Policy Form Series F3600

5-Year Level Premium Plan

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			Female		
	Non-Nicotine		Nicotine	Non-Nicotine		Nicotine
	Select	Standard	Standard	Select	Standard	Standard
50	2.44	2.89	6.83	1.62	1.90	4.51
51	2.68	3.19	7.59	1.76	2.07	4.95
52	2.95	3.52	8.44	1.90	2.25	5.43
53	3.24	3.88	9.38	2.06	2.44	5.96
54	3.57	4.28	10.42	2.23	2.66	6.54
55	3.92	4.72	11.58	2.42	2.89	7.17
56	4.22	5.09	12.63	2.50	3.00	7.58
57	4.54	5.49	13.77	2.59	3.12	8.02
58	4.88	5.93	15.02	2.68	3.25	8.49
59	5.26	6.39	16.37	2.77	3.38	8.98
60	5.66	6.90	17.85	2.86	3.51	9.50
61	6.09	7.44	19.47	2.96	3.65	10.05
62	6.55	8.03	21.23	3.06	3.79	10.63
63	7.05	8.66	23.15	3.16	3.94	11.24
64	7.58	9.34	25.25	3.27	4.10	11.89
65	8.16	10.08	27.53	3.38	4.26	12.58

Modal Factors

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

Fidelity Life Association
 Policy Form Series F3600

10-Year Level Premium Plan

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		Nicotine	Non-Nicotine		Nicotine
	Select	Standard	Standard	Select	Standard	Standard
16-25	0.90	0.99	2.00	0.72	0.77	1.42
26	0.92	1.01	2.07	0.74	0.79	1.49
27	0.93	1.03	2.13	0.75	0.81	1.56
28	0.95	1.05	2.21	0.77	0.83	1.63
29	0.96	1.07	2.28	0.79	0.85	1.70
30	0.98	1.09	2.35	0.80	0.87	1.78
31	1.00	1.12	2.43	0.82	0.90	1.87
32	1.02	1.14	2.51	0.84	0.92	1.95
33	1.03	1.16	2.60	0.86	0.94	2.04
34	1.05	1.19	2.68	0.88	0.97	2.14
35	1.07	1.21	2.77	0.90	0.99	2.24
36	1.15	1.30	2.97	0.93	1.06	2.40
37	1.23	1.39	3.19	0.96	1.13	2.57
38	1.32	1.48	3.42	1.00	1.21	2.75
39	1.41	1.59	3.66	1.03	1.30	2.95
40	1.51	1.70	3.93	1.07	1.39	3.16
41	1.61	1.82	4.22	1.16	1.46	3.34
42	1.71	1.94	4.53	1.25	1.54	3.53
43	1.82	2.08	4.87	1.35	1.62	3.73
44	1.94	2.22	5.22	1.46	1.70	3.94
45	2.06	2.37	5.61	1.58	1.79	4.16
46	2.28	2.62	6.18	1.74	1.96	4.51
47	2.52	2.90	6.81	1.91	2.15	4.90
48	2.78	3.21	7.50	2.10	2.35	5.31
49	3.08	3.55	8.27	2.30	2.57	5.76
50	3.40	3.93	9.11	2.53	2.82	6.25
51	3.75	4.35	10.08	2.70	3.03	6.78
52	4.14	4.82	11.15	2.88	3.27	7.35
53	4.57	5.34	12.34	3.07	3.51	7.96
54	5.04	5.91	13.66	3.27	3.78	8.63
55	5.56	6.55	15.11	3.49	4.07	9.36
56	6.03	7.10	16.43	3.69	4.31	9.94
57	6.53	7.70	17.87	3.90	4.56	10.56
58	7.08	8.35	19.43	4.13	4.82	11.21
59	7.67	9.06	21.13	4.36	5.10	11.91
60	8.31	9.83	22.98	4.61	5.40	12.65

Fidelity Life Association
 Policy Form Series F3600

10-Year Level Premium Plan (cont.)

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		Nicotine	Non-Nicotine		Nicotine
	Select	Standard	Standard	Select	Standard	Standard
61	9.01	10.66	24.99	4.88	5.71	13.44
62	9.76	11.56	27.18	5.16	6.04	14.27
63	10.58	12.53	29.55	5.46	6.40	15.16
64	11.47	13.59	32.14	5.77	6.77	16.10
65	12.43	14.74	34.95	6.10	7.16	17.10
66	13.65	16.20	38.36	6.75	7.92	18.84
67	15.00	17.80	42.10	7.46	8.77	20.75
68	16.48	19.56	46.20	8.25	9.70	22.86
69	18.10	21.49	50.71	9.12	10.73	25.18
70	19.88	23.62	55.66	10.09	11.88	27.74
71	21.84	25.95	61.08	11.15	13.14	30.56
72	23.99	28.52	67.04	12.33	14.54	33.67
73	26.35	31.34	73.58	13.64	16.09	37.09
74	28.95	34.44	80.75	15.08	17.80	40.86
75	31.80	37.84	88.63	16.68	19.70	45.01

Modal Factors

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

Fidelity Life Association
 Policy Form Series F3600

10-Year Level Premium Plan

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		Nicotine	Non-Nicotine		Nicotine
	Select	Standard	Standard	Select	Standard	Standard
16-25	0.57	0.64	1.39	0.41	0.45	0.90
26	0.59	0.66	1.45	0.43	0.47	0.95
27	0.61	0.69	1.51	0.45	0.49	1.01
28	0.63	0.71	1.57	0.46	0.52	1.07
29	0.65	0.73	1.63	0.48	0.54	1.14
30	0.67	0.76	1.70	0.50	0.57	1.20
31	0.69	0.79	1.77	0.53	0.59	1.28
32	0.71	0.81	1.84	0.55	0.62	1.35
33	0.73	0.84	1.91	0.57	0.65	1.43
34	0.76	0.87	1.99	0.59	0.68	1.52
35	0.78	0.90	2.07	0.62	0.71	1.61
36	0.84	0.97	2.24	0.66	0.76	1.74
37	0.90	1.04	2.41	0.71	0.82	1.88
38	0.97	1.12	2.61	0.76	0.88	2.03
39	1.04	1.20	2.82	0.82	0.94	2.19
40	1.12	1.29	3.04	0.88	1.01	2.36
41	1.20	1.39	3.29	0.93	1.07	2.51
42	1.29	1.49	3.56	0.99	1.13	2.68
43	1.39	1.61	3.85	1.04	1.20	2.85
44	1.49	1.73	4.17	1.11	1.27	3.04
45	1.60	1.86	4.51	1.17	1.35	3.24
46	1.80	2.10	5.06	1.30	1.50	3.58
47	2.03	2.37	5.67	1.44	1.67	3.96
48	2.28	2.68	6.36	1.59	1.85	4.38
49	2.57	3.03	7.13	1.77	2.06	4.84
50	2.89	3.42	7.99	1.96	2.29	5.35
51	3.24	3.84	8.97	2.15	2.52	5.89
52	3.64	4.31	10.06	2.36	2.77	6.48
53	4.08	4.84	11.30	2.59	3.04	7.13
54	4.58	5.44	12.68	2.84	3.35	7.84
55	5.14	6.11	14.23	3.11	3.68	8.63
56	5.58	6.64	15.50	3.29	3.90	9.18
57	6.06	7.22	16.89	3.49	4.14	9.77
58	6.59	7.84	18.40	3.69	4.39	10.39
59	7.15	8.53	20.04	3.91	4.65	11.05
60	7.77	9.27	21.83	4.14	4.93	11.75

10-Year Level Premium Plan (cont.)

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		Nicotine	Non-Nicotine		Nicotine
	Select	Standard	Standard	Select	Standard	Standard
61	8.44	10.07	23.78	4.38	5.23	12.50
62	9.16	10.94	25.91	4.64	5.54	13.30
63	9.95	11.89	28.22	4.91	5.88	14.15
64	10.81	12.93	30.74	5.20	6.23	15.05
65	11.74	14.05	33.49	5.51	6.61	16.01

Modal Factors

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

Fidelity Life Association
 Policy Form Series F3600

15-Year Level Premium Plan

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		Nicotine	Non-Nicotine		Nicotine
	Select	Standard	Standard	Select	Standard	Standard
16-25	0.95	1.04	2.05	0.77	0.82	1.47
26	0.97	1.07	2.14	0.79	0.84	1.55
27	0.99	1.09	2.24	0.81	0.87	1.64
28	1.02	1.12	2.34	0.83	0.89	1.73
29	1.04	1.15	2.45	0.84	0.92	1.83
30	1.06	1.18	2.56	0.86	0.94	1.93
31	1.09	1.21	2.67	0.88	0.97	2.04
32	1.11	1.24	2.79	0.91	0.99	2.16
33	1.14	1.27	2.92	0.93	1.02	2.28
34	1.16	1.31	3.05	0.95	1.05	2.40
35	1.19	1.34	3.19	0.97	1.08	2.54
36	1.28	1.45	3.44	1.04	1.17	2.73
37	1.38	1.56	3.71	1.12	1.26	2.94
38	1.49	1.69	4.00	1.21	1.36	3.17
39	1.61	1.82	4.32	1.30	1.46	3.41
40	1.73	1.97	4.66	1.40	1.58	3.67
41	1.86	2.12	5.03	1.49	1.68	3.90
42	2.01	2.29	5.44	1.58	1.78	4.15
43	2.16	2.46	5.87	1.68	1.89	4.41
44	2.33	2.65	6.34	1.78	2.01	4.69
45	2.51	2.86	6.85	1.89	2.13	4.98
46	2.80	3.20	7.59	2.07	2.34	5.42
47	3.13	3.59	8.40	2.26	2.56	5.90
48	3.50	4.02	9.30	2.47	2.81	6.42
49	3.90	4.51	10.30	2.71	3.08	6.99
50	4.36	5.05	11.41	2.96	3.38	7.61
51	4.86	5.63	12.66	3.22	3.69	8.28
52	5.43	6.29	14.04	3.51	4.02	9.00
53	6.05	7.01	15.57	3.82	4.39	9.79
54	6.75	7.82	17.27	4.15	4.79	10.65
55	7.53	8.73	19.15	4.52	5.22	11.59
56	8.18	9.49	20.76	4.87	5.62	12.40
57	8.90	10.32	22.50	5.24	6.04	13.26
58	9.67	11.21	24.39	5.64	6.50	14.19
59	10.51	12.19	26.43	6.07	7.00	15.18
60	11.42	13.25	28.65	6.54	7.53	16.24
61	12.42	14.40	31.06	7.04	8.11	17.38

Fidelity Life Association
 Policy Form Series F3600

15-Year Level Premium Plan (cont.)

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		Nicotine	Non-Nicotine		Nicotine
	Select	Standard	Standard	Select	Standard	Standard
62	13.50	15.66	33.66	7.58	8.72	18.59
63	14.67	17.02	36.49	8.16	9.39	19.89
64	15.94	18.50	39.55	8.79	10.10	21.27
65	17.33	20.11	42.87	9.46	10.87	22.76
66	19.08	22.13	46.51	10.40	11.94	24.78
67	21.00	24.36	50.45	11.43	13.12	26.97
68	23.12	26.81	54.73	12.56	14.42	29.36
69	25.45	29.51	59.37	13.81	15.84	31.97
70	28.02	32.48	64.40	15.18	17.40	34.80

Modal Factors

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

Fidelity Life Association
 Policy Form Series F3600

15-Year Level Premium Plan

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		Nicotine	Non-Nicotine		Nicotine
	Select	Standard	Standard	Select	Standard	Standard
16-25	0.62	0.69	1.46	0.46	0.50	1.00
26	0.65	0.72	1.54	0.48	0.53	1.07
27	0.68	0.75	1.63	0.51	0.56	1.14
28	0.70	0.79	1.72	0.53	0.59	1.22
29	0.74	0.83	1.81	0.56	0.62	1.30
30	0.77	0.86	1.91	0.59	0.66	1.39
31	0.80	0.90	2.02	0.62	0.69	1.49
32	0.84	0.94	2.13	0.65	0.73	1.59
33	0.87	0.99	2.25	0.68	0.77	1.70
34	0.91	1.03	2.38	0.71	0.81	1.82
35	0.95	1.08	2.51	0.75	0.86	1.94
36	1.03	1.17	2.72	0.81	0.93	2.10
37	1.11	1.26	2.94	0.87	1.00	2.27
38	1.20	1.37	3.18	0.94	1.07	2.45
39	1.30	1.48	3.45	1.01	1.15	2.65
40	1.40	1.60	3.73	1.09	1.24	2.86
41	1.51	1.73	4.05	1.16	1.32	3.06
42	1.63	1.87	4.40	1.24	1.41	3.27
43	1.76	2.03	4.79	1.32	1.50	3.50
44	1.90	2.19	5.20	1.41	1.60	3.74
45	2.05	2.37	5.65	1.50	1.71	4.00
46	2.33	2.70	6.36	1.67	1.91	4.42
47	2.64	3.07	7.15	1.85	2.13	4.89
48	3.00	3.49	8.04	2.06	2.38	5.41
49	3.40	3.97	9.05	2.29	2.65	5.98
50	3.86	4.52	10.18	2.55	2.96	6.61
51	4.35	5.10	11.44	2.81	3.27	7.29
52	4.91	5.75	12.85	3.10	3.60	8.04
53	5.54	6.49	14.44	3.42	3.98	8.86
54	6.24	7.32	16.22	3.76	4.39	9.77
55	7.04	8.26	18.23	4.15	4.84	10.77
56	7.66	8.99	19.77	4.47	5.21	11.54
57	8.33	9.78	21.45	4.82	5.62	12.36
58	9.06	10.64	23.26	5.19	6.05	13.24
59	9.86	11.57	25.23	5.59	6.52	14.18
60	10.73	12.59	27.37	6.03	7.02	15.19

Fidelity Life Association
 Policy Form Series F3600

15-Year Level Premium Plan (cont.)

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		Nicotine	Non-Nicotine		Nicotine
	Select	Standard	Standard	Select	Standard	Standard
61	11.67	13.70	29.68	6.49	7.57	16.27
62	12.70	14.91	32.19	7.00	8.15	17.43
63	13.81	16.22	34.92	7.54	8.78	18.68
64	15.03	17.65	37.87	8.12	9.46	20.01
65	16.35	19.20	41.08	8.75	10.19	21.43

Modal Factors

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

Fidelity Life Association
 Policy Form Series F3600

20-Year Level Premium Plan

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		Nicotine	Non-Nicotine		Nicotine
	Select	Standard	Standard	Select	Standard	Standard
16-25	1.00	1.09	2.24	0.82	0.87	1.64
26	1.04	1.13	2.36	0.85	0.91	1.74
27	1.08	1.18	2.49	0.88	0.94	1.85
28	1.12	1.23	2.63	0.91	0.98	1.97
29	1.16	1.28	2.77	0.95	1.02	2.10
30	1.20	1.33	2.92	0.98	1.06	2.23
31	1.25	1.38	3.08	1.02	1.11	2.37
32	1.30	1.44	3.25	1.06	1.15	2.52
33	1.35	1.50	3.43	1.10	1.20	2.68
34	1.40	1.56	3.61	1.14	1.25	2.85
35	1.45	1.62	3.81	1.18	1.30	3.03
36	1.57	1.76	4.12	1.28	1.41	3.27
37	1.70	1.91	4.45	1.38	1.52	3.52
38	1.85	2.07	4.81	1.49	1.64	3.80
39	2.00	2.24	5.20	1.61	1.78	4.10
40	2.17	2.43	5.62	1.74	1.92	4.42
41	2.35	2.64	6.09	1.86	2.05	4.71
42	2.55	2.86	6.59	1.98	2.20	5.01
43	2.76	3.11	7.14	2.12	2.35	5.34
44	2.99	3.37	7.73	2.26	2.51	5.68
45	3.24	3.66	8.37	2.41	2.69	6.05
46	3.63	4.10	9.27	2.65	2.96	6.59
47	4.06	4.60	10.27	2.90	3.25	7.18
48	4.54	5.16	11.37	3.19	3.57	7.82
49	5.08	5.79	12.60	3.50	3.92	8.52
50	5.69	6.49	13.95	3.84	4.31	9.28
51	6.35	7.25	15.45	4.21	4.74	10.12
52	7.09	8.10	17.10	4.61	5.20	11.03
53	7.92	9.04	18.93	5.04	5.72	12.02
54	8.84	10.10	20.96	5.52	6.28	13.10
55	9.87	11.28	23.21	6.05	6.90	14.28
56	10.77	12.30	25.01	6.58	7.50	15.32
57	11.76	13.42	26.94	7.16	8.14	16.43
58	12.83	14.64	29.03	7.78	8.85	17.63
59	14.01	15.97	31.28	8.46	9.61	18.91
60	15.29	17.42	33.70	9.20	10.44	20.28

Fidelity Life Association
 Policy Form Series F3600

20-Year Level Premium Plan (cont.)

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		Nicotine	Non-Nicotine		Nicotine
	Select	Standard	Standard	Select	Standard	Standard
61	16.69	19.01	N/A	10.01	11.34	N/A
62	18.22	20.73	N/A	10.88	12.32	N/A
63	19.88	22.61	N/A	11.84	13.38	N/A
64	21.70	24.67	N/A	12.87	14.54	N/A
65	23.69	26.91	N/A	14.00	15.79	N/A

Modal Factors

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

Fidelity Life Association
 Policy Form Series F3600

20-Year Level Premium Plan

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		Nicotine	Non-Nicotine		Nicotine
	Select	Standard	Standard	Select	Standard	Standard
16-25	0.67	0.75	1.65	0.51	0.55	1.14
26	0.71	0.79	1.75	0.54	0.59	1.22
27	0.75	0.84	1.86	0.58	0.63	1.32
28	0.79	0.89	1.98	0.61	0.67	1.41
29	0.84	0.94	2.10	0.65	0.71	1.52
30	0.89	1.00	2.23	0.69	0.76	1.63
31	0.94	1.06	2.37	0.74	0.81	1.76
32	1.00	1.12	2.51	0.78	0.86	1.89
33	1.05	1.19	2.67	0.83	0.92	2.03
34	1.12	1.26	2.83	0.88	0.98	2.18
35	1.18	1.33	3.01	0.94	1.05	2.34
36	1.28	1.44	3.27	1.02	1.14	2.53
37	1.38	1.56	3.55	1.10	1.23	2.74
38	1.50	1.69	3.86	1.18	1.33	2.97
39	1.62	1.84	4.19	1.28	1.43	3.21
40	1.76	1.99	4.55	1.38	1.55	3.48
41	1.91	2.17	4.95	1.48	1.66	3.72
42	2.08	2.36	5.38	1.58	1.78	3.99
43	2.25	2.57	5.86	1.69	1.90	4.27
44	2.45	2.80	6.37	1.80	2.04	4.57
45	2.66	3.05	6.93	1.93	2.18	4.89
46	3.03	3.47	7.80	2.15	2.43	5.41
47	3.44	3.95	8.77	2.39	2.72	5.98
48	3.91	4.49	9.87	2.66	3.03	6.61
49	4.45	5.11	11.11	2.96	3.39	7.31
50	5.06	5.82	12.50	3.29	3.78	8.08
51	5.70	6.57	14.00	3.65	4.19	8.92
52	6.43	7.42	15.68	4.05	4.65	9.85
53	7.25	8.37	17.65	4.49	5.16	10.88
54	8.17	9.45	19.67	4.98	5.72	12.01
55	9.21	10.67	22.03	5.52	6.35	13.26
56	10.06	11.65	23.76	6.02	6.92	14.26
57	10.99	12.71	25.62	6.55	7.53	15.32
58	12.01	13.88	27.63	7.14	8.20	16.47
59	13.12	15.14	29.80	7.78	8.93	17.71
60	14.33	16.53	32.14	8.48	9.73	19.04

Fidelity Life Association
 Policy Form Series F3600

20-Year Level Premium Plan (cont.)

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		Nicotine	Non-Nicotine		Nicotine
	Select	Standard	Standard	Select	Standard	Standard
61	15.66	18.04	N/A	9.24	10.60	N/A
62	17.10	19.69	N/A	10.07	11.54	N/A
63	18.69	21.50	N/A	10.97	12.57	N/A
64	20.41	23.46	N/A	11.96	13.69	N/A
65	22.30	25.61	N/A	13.03	14.91	N/A

Modal Factors

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

Fidelity Life Association
 Policy Form Series F3600

30-Year Level Premium Plan

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
16-25	1.14	1.25	2.68	0.92	0.98	2.02
26	1.22	1.33	2.85	0.98	1.04	2.16
27	1.30	1.42	3.04	1.04	1.11	2.32
28	1.38	1.51	3.23	1.11	1.19	2.48
29	1.47	1.61	3.44	1.18	1.26	2.66
30	1.57	1.71	3.66	1.25	1.35	2.85
31	1.67	1.83	3.90	1.33	1.43	3.05
32	1.78	1.94	4.15	1.42	1.53	3.27
33	1.90	2.07	4.42	1.51	1.63	3.50
34	2.03	2.21	4.71	1.61	1.74	3.75
35	2.16	2.35	5.01	1.71	1.85	4.02
36	2.35	2.56	5.42	1.85	2.00	4.32
37	2.57	2.80	5.87	2.00	2.16	4.64
38	2.80	3.05	6.35	2.17	2.34	4.99
39	3.05	3.33	6.87	2.35	2.53	5.36
40	3.32	3.63	7.44	2.54	2.74	5.76
41	3.61	3.94	8.02	2.73	2.94	6.15
42	3.92	4.29	8.65	2.93	3.16	6.57
43	4.26	4.66	9.32	3.14	3.39	7.01
44	4.63	5.06	10.05	3.37	3.64	7.48
45	5.03	5.50	10.83	3.62	3.91	7.99
46	5.61	6.14	N/A	3.97	4.31	N/A
47	6.26	6.86	N/A	4.36	4.76	N/A
48	6.98	7.66	N/A	4.79	5.25	N/A
49	7.79	8.55	N/A	5.26	5.78	N/A
50	8.69	9.55	N/A	5.77	6.38	N/A

Fidelity Life Association
 Policy Form Series F3600

30-Year Level Premium Plan

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
16-25	0.86	0.95	2.03	0.67	0.72	1.46
26	0.92	1.02	2.17	0.72	0.78	1.58
27	0.99	1.10	2.33	0.77	0.84	1.70
28	1.07	1.18	2.49	0.83	0.90	1.84
29	1.15	1.26	2.67	0.89	0.97	1.99
30	1.23	1.36	2.86	0.96	1.05	2.14
31	1.32	1.46	3.06	1.03	1.13	2.32
32	1.42	1.57	3.28	1.11	1.21	2.50
33	1.53	1.68	3.51	1.19	1.31	2.70
34	1.64	1.81	3.76	1.28	1.41	2.92
35	1.76	1.94	4.03	1.38	1.52	3.15
36	1.92	2.12	4.37	1.49	1.64	3.39
37	2.09	2.31	4.74	1.60	1.76	3.66
38	2.28	2.51	5.14	1.73	1.90	3.94
39	2.49	2.74	5.57	1.86	2.04	4.24
40	2.71	2.99	6.04	2.01	2.20	4.57
41	2.95	3.26	6.54	2.16	2.37	4.89
42	3.21	3.55	7.08	2.32	2.56	5.24
43	3.50	3.86	7.67	2.49	2.75	5.61
44	3.81	4.21	8.30	2.68	2.97	6.01
45	4.15	4.58	8.99	2.88	3.20	6.43
46	4.67	5.17	N/A	3.21	3.56	N/A
47	5.26	5.83	N/A	3.57	3.97	N/A
48	5.92	6.59	N/A	3.97	4.41	N/A
49	6.67	7.43	N/A	4.42	4.91	N/A
50	7.51	8.39	N/A	4.92	5.47	N/A

Modal Factors

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

Fidelity Life Association
 Policy Form Series F3600

Annual Renewable Term Rates For All Plans

Guaranteed Maximum Annual Premium Rates Per
 \$1,000 After Initial Level Period
 Annual Policy Fee: \$85

Attained Age	Non-Nicotine		Nicotine	
	Male	Female	Male	Female
21	2.67	1.39	3.82	1.87
22	2.67	1.42	4.02	1.96
23	2.70	1.42	4.22	2.05
24	2.73	1.48	4.45	2.17
25	2.81	1.51	4.70	2.35
26	2.92	1.63	4.95	2.50
27	2.98	1.69	5.09	2.65
28	2.98	1.78	5.12	2.83
29	2.98	1.87	5.12	3.01
30	2.98	1.96	5.12	3.19
31	2.98	2.08	5.15	3.43
32	3.01	2.20	5.24	3.67
33	3.10	2.35	5.41	3.97
34	3.16	2.53	5.61	4.36
35	3.31	2.74	5.84	4.75
36	3.46	2.95	6.18	5.14
37	3.67	3.13	6.58	5.47
38	3.94	3.28	7.06	5.80
39	4.18	3.46	7.60	6.16
40	4.51	3.67	8.25	6.55
41	4.90	3.91	9.05	7.00
42	5.38	4.18	9.99	7.57
43	5.94	4.51	11.10	8.20
44	6.56	4.90	12.35	8.95
45	7.24	5.35	13.60	9.82
46	7.92	5.89	14.85	10.84
47	8.48	6.52	15.90	12.10
48	8.92	7.21	16.70	13.60
49	9.48	7.99	17.72	15.28
50	10.22	8.86	19.06	17.08
51	11.17	9.85	20.80	19.06
52	12.33	10.96	22.91	21.19
53	13.66	12.13	25.44	23.50
54	15.35	13.36	28.46	25.96
55	17.25	14.77	31.68	28.57

Fidelity Life Association
 Policy Form Series F3600

Annual Renewable Term Rates For All Plans

Guaranteed Maximum Annual Premium Rates Per
 \$1,000 After Initial Level Period
 Annual Policy Fee: \$85

Attained Age	Non-Nicotine		Nicotine	
	Male	Female	Male	Female
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
61	31.22	25.09	53.87	47.08
62	35.04	27.19	59.82	50.83
63	39.22	29.41	66.19	54.67
64	43.58	31.84	72.56	58.81
65	48.12	34.54	78.79	63.28
66	52.72	37.48	84.82	68.14
67	57.52	40.75	90.91	73.54
68	62.59	44.38	97.14	79.45
69	68.28	48.34	104.00	85.96
70	74.92	52.81	111.85	93.31
71	82.98	57.91	121.50	101.53
72	92.41	63.49	132.71	110.47
73	102.34	69.58	144.01	120.22
74	113.01	76.33	156.25	130.42
75	124.63	83.74	169.85	141.13
76	137.73	91.87	184.93	152.71
77	152.97	100.87	202.37	165.19
78	170.67	110.68	222.37	178.66
79	190.50	121.45	244.39	193.15
80	212.62	134.83	268.46	211.21
81	236.66	151.27	294.04	233.29
82	262.13	168.67	320.36	256.03
83	289.94	186.94	348.42	279.25
84	320.86	207.31	380.15	303.43
85	358.80	227.95	420.28	325.78
86	400.94	252.34	464.23	351.61
87	446.98	282.46	511.49	383.65
88	496.52	314.23	561.40	415.72
89	549.17	345.85	613.47	445.06
90	602.55	369.13	664.83	461.74

Fidelity Life Association
Policy Form Series F3600

Annual Renewable Term Rates For All Plans

Guaranteed Maximum Annual Premium Rates Per
\$1,000 After Initial Level Period
Annual Policy Fee: \$85

Attained Age	Non-Nicotine		Nicotine	
	Male	Female	Male	Female
91	656.07	391.39	714.82	475.42
92	712.79	428.29	766.80	504.97
93	773.22	478.30	821.16	546.79
94	837.55	540.58	879.59	605.08

Modal Factors

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



Established 1896

Innovation Is Our PolicySM

Fidelity Life Association,
A Legal Reserve Life Insurance Company

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

FidelityLife.com

M3107

October 2007