

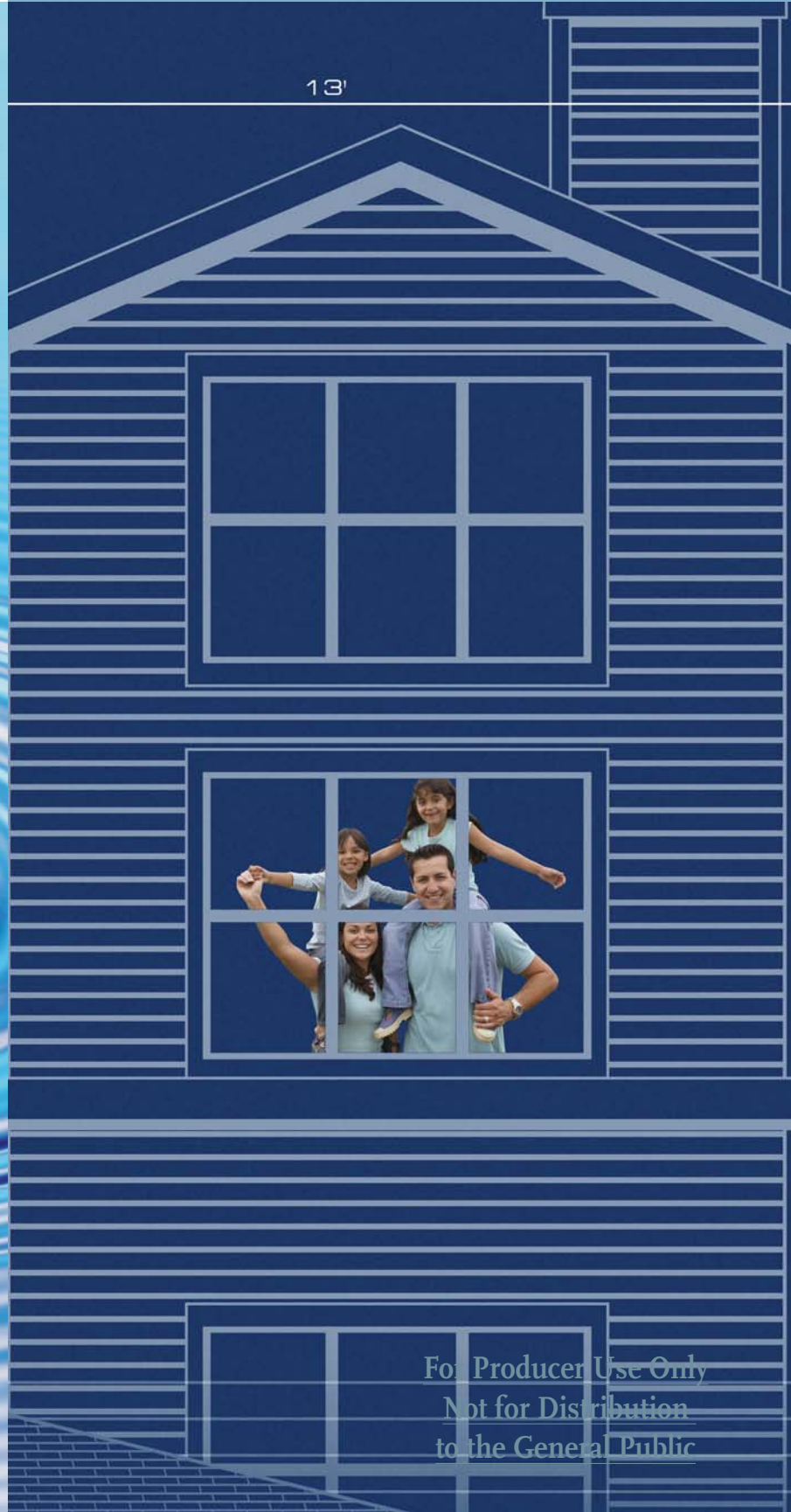


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Innovation Is Our Policy®

Rapid Decision Mortgage Term from Fidelity Life Association

Product, New Business and Underwriting Guide



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Build Business Fast with Rapid Decision Mortgage Term from Fidelity Life Association

Fidelity Life Association is revolutionizing the mortgage term marketplace with Rapid Decision Mortgage Term – the fastest, easiest way to help Middle American homeowners who have taken out or refinanced a mortgage in the last 37 months for loans up to \$300,000 and 13 months for loans over \$300,000 to protect one of their most important investment.

- Rapid Decision Mortgage Term is fully-underwritten on a non-medical basis
- Coverage up to \$500,000 depending on age
- Terms can be underwritten up to 40 years
- Some of the optional riders available
 - Involuntary Unemployment Waiver of Premium
 - Accident Disability Income Rider
 - Others available



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Fidelity Life Association,
A Legal Reserve Life Insurance Company

www.FidelityLife.com



RD Mortgage Term Product Features

- Level death benefit non-participating term life to age 95 in amounts up to \$500,000
- Guaranteed level premium periods of 15, 20, 30 and 40 years
- Unisex premium classes, select non-nicotine, standard non-nicotine, standard nicotine
- After the level premium period, policies renew on an annual renewable term premium schedule through 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 \$95.00

Issue Limits

Issue Age	Minimum	Maximum
20-45	\$50,000	\$500,000
46-55	\$50,000	\$200,000
56-65	\$25,000	\$100,000
66-70	\$10,000	\$25,000

Issue Ages

Term Period	Non-Nicotine	Nicotine
15 year	20-70	20-65
20 year	20-65	20-60
30 year	20-50	20-45
40 year	20-40	20-35

Eligibility

- Maximum face amount can go to 125% of mortgage amount
- For first mortgage and refinance only: 37-month look back for loans up to \$300,000 and 13-month look back for loans over \$300,000

Rate Bands

There is one rate band for all face amounts.

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Available Riders

Accident Disability Income Rider*

The Accident Disability Income rider pays a monthly disability income benefit equal to the lower of 2% of the policy face amount or \$2,000, not to exceed the monthly mortgage payment. The monthly benefit may not exceed 60% of the insured's monthly gross income. Payment of benefits is subject to a 90 day elimination period. Once the elimination period is satisfied, benefits are paid retroactive to the date the disability began. The rider benefit period is 24 months. Eligibility for benefits is triggered by the insured's inability to perform any occupation for which he or she is reasonably fitted by education, training or experience. The proposed insured is required to complete a supplemental disability income application in order to qualify for coverage.

The Accident Disability Income rider can be issued through age 60. The rider terminates automatically at the policy anniversary following the insured's 65th birthday.

The following occupations do not qualify for the Accident Disability Income rider.

Antenna Erector	Homemaker
Asbestos Worker	Ironworker
Asphalt Worker	Logging Hauler
Backhoe/Bulldozer Operator	Long Haul Trucker
Blaster	Longshoreman
Border Patrol	Marine Diver
Bouncer/Doorman	Moving Company (Drivers and Packers)
Bridge Foreman or Laborer	Offshore Workers
Cargo Loader/Unloader	Overhead Lineman
Coal Miner	Roofer
Concrete & Cement Handler/Finisher	Roustabout
Crane Operator	Self employed
Dock Worker	Sky Marshall
Driller	Slaughterhouse Workers
Farm/Ranch Hand	Structural Metal/Ironworker
Forest Firefighter	Tree Surgeon/Sprayer/Trimmer
Forklift Driver	Underground Mine Workers
Foundry Worker	Unskilled Laborers
Freight Handler	Unskilled Worker
Garbage Collector	Window Washer (Above Two Stories)
Heavy Equipment Operators	
Hazardous Material Hauler or Handler	

* Not available in all states.

Accident Disability Income Rider Rates (Annual rate per \$100 of coverage)

Guaranteed Rates		
Issue Age	Non-Smoker	Smoker
20	\$6.49	\$7.21
21	\$6.49	\$7.21
22	\$6.49	\$7.21
23	\$6.49	\$7.21
24	\$6.49	\$7.21
25	\$6.49	\$7.21
26	\$6.87	\$7.70
27	\$6.93	\$7.78
28	\$7.00	\$7.85
29	\$7.03	\$7.88
30	\$7.09	\$7.96
31	\$7.46	\$8.43
32	\$7.49	\$8.47
33	\$7.56	\$8.55
34	\$7.62	\$8.62
35	\$7.69	\$8.70
36	\$8.07	\$9.17
37	\$8.14	\$9.25
38	\$8.24	\$9.37
39	\$8.38	\$9.45
40	\$8.81	\$9.52
41	\$8.89	\$10.06
42	\$8.92	\$10.14
43	\$8.99	\$10.19
44	\$9.07	\$10.27
45	\$9.95	\$10.35
46	\$10.07	\$11.47
47	\$10.23	\$11.60
48	\$10.39	\$11.78
49	\$10.62	\$11.96
50	\$10.74	\$12.24
51	\$11.05	\$12.45
52	\$11.36	\$12.81
53	\$11.75	\$13.17
54	\$12.18	\$13.63
55	\$12.64	\$14.12
56	\$13.15	\$14.66
57	\$13.66	\$15.25
58	\$14.24	\$15.84
59	\$14.90	\$16.51
60	\$14.90	\$17.28



Available Riders

Waiver of Premium Rider*

Available for ages 20 to 55, the Waiver of Premium rider waives premiums due during a period of total disability of the insured as defined in the rider. The benefits expire at the policy anniversary following the insured's attained age 60.

In order to be eligible for benefits, the period of total disability must begin while the rider is in-force and be continuous for a six month period. Subject to the provisions of the rider, we will refund any premiums which were due and paid since the date the eligible period of total disability began. Going forward, we will waive any premium due while the period of total disability continues.

There is a 6-month (retroactive) waiting period. Rate is 0.21951 times the total annual premium for the policy (including the policy fee and other riders).

Premium including the policy fee and other riders	\$500.00
Multiply by rate	$500 \times 0.21951 = \$109.76$
New total annual premium with Waiver of Premium	$\frac{+ 109.76}{\$609.76}$

Dependent Child Rider*

Issue Ages — Parent (i.e. proposed insured): 20 to 60

Issue Ages — Children: 15 days to 18

This rider provides coverage ranging from \$5,000 to \$25,000 for each eligible child, stepchild or legally adopted child. Eligibility of each covered person under this rider ceases at their attained age 23. The rider expires at age 65. Rate is \$8.00 per \$1,000 per year.

The rider is convertible to any permanent plan of insurance offered by the company for such purpose at the conversion date. The conversion date is the earlier of the expiry date of this rider or each covered person's attained age 23.

Waiver of Premium on Involuntary Unemployment Rider*

The Waiver of Premium on Involuntary Unemployment Rider waives the total plan premium for up to 15 months in the event the insured becomes involuntarily unemployed. The benefit is subject to a 6 month waiting period and a 60 day elimination period. Claims arising during the waiting period are not eligible. Once the elimination period has been satisfied, and the insured remains unemployed, benefits are paid retroactively to the date the elimination period began. Issue ages for this rider are 20-57.

The rate for this rider is a flat 8% applied to the sum total of the base premium plus all rider premiums plus the policy fee. If the "regular" Waiver of Premium and Return of Premium riders are also on the policy, the rate factors are applied in the following order:

1. Waiver of Premium on Involuntary Unemployment
2. "Regular" Waiver of Premium
3. Return of Premium

* Not available in all states.

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Additional Riders Available

Accidental Death Benefit*

This rider provides an additional benefit in the event of accidental death of the primary insured. The rider offers two additional benefits, the Travel Accident Benefit and the Auto Safety Benefit, both of which increase the rider benefit amount if certain conditions are met.

In addition, two optional benefits are available, a Spouse and Dependent Children Benefit and an Inflation Rider.

Benefit amounts between \$25,000 and \$250,000 are available. There is a one time 50% decrease in benefit at age 70. The rider expires at age 80. The issue ages for Accidental Death Benefit are 20 to 65.

Unisex ADB Premiums per \$1,000

Base Rider	\$1.00
Inflation with out Spouse/Child Rider	\$0.17
Spouse and Dependent Child Riders	\$0.45
Inflation with Spouse/Child Rider	\$0.22

Other Insured Rider*

The Other Insured rider provides term life coverage to an additional insured. An insurable interest must exist between the primary insured and the other insured. Examples of insurable interest include spouse, domestic partner, parent and child. The coverage must not exceed the face amount of the base policy and the term length must be the same as the base policy. The rider is convertible to an individual policy at any time up to 60 days following the death of the primary insured or the

expiration of the policy and is convertible to any permanent policy offered by the company for such purpose up to age 65.

Issue ages and limits are identical to those on the base policy. Premium rates for the rider are identical to those used on the base policy. There is a \$45.00 annual rider fee.

Accelerated Death Benefit (Included)*

This rider provides for advance payment of up to 50% of the death benefit if the insured is diagnosed by a physician as having a life expectancy of 12 months or less. Remaining death benefits are reduced by the advance plus interest.

Certain states require a disclosure form to be completed by the proposed insured. Please see our website www.FidelityLife.com to obtain copies of all required forms. This benefit is added at no additional cost.

* Not available in all states.



The Underwriting Approach

Rapid Decision Mortgage Term is designed for those who have taken out a new mortgage or refinanced an existing mortgage within the past 37 months for loans up to \$300,000 and 13 months for loans over \$300,000. **RD Mortgage 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). To assure timely processing of new business, it is important that you pre-qualify your clients.

Does your client qualify for RD Mortgage 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.
7. My client has no medical history which would require an APS or Blood/Urine samples.
8. My client has a valid Social Security number.

RD Mortgage Term does not allow ratings.* The plan is designed for those in good health (standard or better health). If your client has a medical or other condition which would require a rating, RD Mortgage Term is not available. No medical exams will be ordered. The following is a list of some of the more common conditions which we would or would not accept.

More than 2 total/combined medications for a single condition or combinations of impairments may result in an adverse decision not indicated on this page.

Would Accept

- **anxiety** (single medication, no disability)
- **asthma** (single non-steroid medication, no ER or hospital visits)
- **depression** (single non-psychotic medication, no disability)
- **hypertension** (controlled, up to 2 medications)
- **cholesterol** (up to 2 medications)

Would Not Accept

- **cancer**
- **diabetes**
- **heart attack**
- **heart bypass/angioplasty**
- **sleep apnea**
- **stroke/TIA**

RD Mortgage Term Routine Underwriting Requirements

- All cases are subject to a MIB, MVR and pharmacy records check and may be subject to other data checks.
- Every case is subject to a telephone interview. At younger ages,** however, the case may be approved as is if the application and records check are satisfactory.
- All cases require the primary care physician name (if none, so state), date and reason for last visit, current height and weight and weight loss history.
- All cases require the answer to a series of medical questions. See the applicable state version of the Rapid Decision Mortgage Term application for the list of questions.

* Occupation and Avocation ratings to \$3.00 per \$1,000 are offered. For clients age 56 and above, medical ratings of up to table 4 may be offered.

** Currently age 55 and under.

Rapid Decision Mortgage Term from Fidelity Life Association

Basic Underwriting Criteria

1. Interviews

a. Up to age 55:

Underwriting interviews will be completed on an as needed basis. If all other information is satisfactory, the case may be approved (or denied) as is. We **always** reserve the right to interview any applicant.

b. Age 56 and above:

Every applicant will be subject to an interview by the underwriter. The Home Office will contact the customer. Please indicate a correct phone number(s) and best time to call on the application.

2. Data Bureau Checks

Any inconsistency in the information will result in an interview, close out (if unable to verify information received), or denial. Any additional investigation (full details to be provided in the letter) will be left up to the applicant to complete.

3. Additional Evidence

We reserve the right to order, at our expense, evidence of insurability which we feel is necessary for the prudent evaluation of the risk.

4. Citizen or Permanent Resident

The Proposed Insured (PI) must be a U.S. citizen or must hold permanent resident status (green card), have a valid Social Security number and reside in the United States.

5. Occupation/Avocation/Foreign Travel Extra's

We will add occupation, avocation and foreign travel extra's up to \$3.00 per \$1,000. All cases subject to a flat extra will require an interview and full documentation will be obtained. Where the flat extra will exceed \$3.00 per \$1,000, the case will be denied.

6. Unemployed/Retired

With the exception of homemakers and students aged 25 or less, any unemployed or "retired" applicant is subject to an interview. If an unemployed adult is to be considered for RD Mortgage Term, a full explanation must be documented in the file. Homemakers are OK without an interview up to the maximum for age, providing the spouse or children are primary beneficiaries.

7. No Driver's License

The Proposed Insured must have a valid, active U.S. Driver's License. If not, they will be declined unless it is due to a physical condition e.g., blindness, preventing them from obtaining a driver's license or they are ages 16-18 and only have a driving permit.

8. Who May Be Interviewed

All interviews are conducted with the Proposed Insured and documented. No other person, including family members, friends, translators or guardians, may answer questions on behalf of the Proposed Insured.

9. Mortgage Activity

Mortgage activity within the past 37 months for loans up to \$300,000 and 13 months for loans over \$300,000 will be verified by a database check. If necessary, face amounts above \$300,000 may require a credit report to verify mortgage activity. In addition, the applicant is required to provide information on the loan amount, lender and date the mortgage was closed on the application.



Additional Underwriting Rules

1. No Physician

Applicants aged 56 to 75 who have not seen a primary care physician within the past 5 years will be declined due to, “the absence of health care appropriate to age.” Employment physicals, Department of Transportation (DOT) and other qualification examinations are not counted as health care.

2. APS – Ages 20 to 55

If the medical history requires an APS the case will be denied due to, “your medical history of {insert specifics here} which will require copies of your complete medical records from Dr. {insert name}, which your physician must provide at no expense to Fidelity Life. If these are submitted within the next 21 days, we will be happy to review them to see if further consideration is possible.”

3. Extra Premiums

a. Ages 20 to 55

No additional premiums are allowed (except for occupation, avocation and foreign travel extra’s). Where an extra premium is needed the case will be denied.

b. Ages 56 to 65

Subject to a satisfactory APS submitted by applicant (at the Proposed Insured’s expense), ratings of up to table 4 or \$5.00 per \$1,000 (not both) may be allowed.

4. MIB or Pharmacy Hits

If an MIB or Pharmacy record would cause us to need a follow up investigation (e.g. a condition denied by the applicant), we will refund the premium with an “off risk” (close) letter with an offer to review once the applicant has resolved the inconsistency.

5. ADB Alternative

If the case is denied for RD Mortgage Term, the underwriter will determine if an ADB product is available. If so, the message denying RD Mortgage Term will include a comment such as, “Declined due to history of diabetes and hypertension. Eligible for ADB.”

RD Mortgage Term Premium Class Criteria

	Select	Standard
Non-Nicotine	No nicotine use within the last 24 months (including occasional cigar use)	No nicotine use within the last 12 months (including occasional cigar use)
Nicotine Use	Not available	Available
Cholesterol	Single medication ¹	2 medications ²
Blood Pressure	Single medication ¹ and stable for six months or more	2 medications ² or not stable for six months or more
Family History	Up to one death of cancer or heart disease prior to 60	More than one death from cancer or heart disease prior to 60
Moving Violations	Not more than 3 in last 5 years ³	Not more than 3 in last 3 years ³
DUI	None in past 5 years	None in past 3 years
U.S. Residency	Must have permanent resident status	Must have permanent resident status
Hazardous Occ/Avoc	None in the past 2 years and none planned	None in the past 2 years and none planned
Travel ⁴	None	None

¹ Combinations of impairments may result in a different rate class or adverse action.

² More than 2 total medications will be considered on an individual basis.

³ No extra debits per MVR guide.

⁴ Underdeveloped, unstable or hazardous areas.

RD Mortgage Term Height and Weight Limits

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	186	219
5' 4	64	96	192	225
5' 5	65	99	198	231
5' 6	66	102	204	237
5' 7	67	105	210	243
5' 8	68	109	216	250
5' 9	69	112	223	257
5' 10	70	115	229	264
5' 11	71	118	236	271
6' 0	72	122	243	279
6' 1	73	125	249	287
6' 2	74	129	256	295
6' 3	75	132	263	303
6' 4	76	136	270	311
6' 5	77	139	277	319
6' 6	78	143	285	326
6' 7	79	146	292	334
6' 8	80	150	300	342

BMI = (pounds/(inches²))*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.

Rapid Decision Mortgage Term from Fidelity Life Association

Decision Chart - RD Mortgage Term – Application F1032

Question	If Yes
Name of Primary Physician and date last seen.	If age over 55 and no physician has been seen within the past 5 years, the case will be denied.
Have you lost weight in the past year?	Depends on total weight lost and reason for the loss. Minor weight loss is OK; major weight loss would be IC. For underwriting purposes, one half of the weight loss will be added back.
1. Are you currently taking any medication (by prescription or over the counter) or receiving medical or mental health treatment of any kind?	IC depending on medications.
2. Has any natural parent or sibling been diagnosed with or died of cancer or heart disease prior to the age of 60?	<ul style="list-style-type: none"> • Up to one death, Select Rates • More than one death, Standard rates.
Have you, within the past 10 years, been treated by a physician for or been diagnosed as having:	
3a. Chest pain	D
Myocardial infarction (heart attack)	D
Blockage or narrowing of the arteries	D
Irregular heart beat (arrhythmia)	D
Hypertension (high blood pressure)	Select or Standard (see criteria)
Stroke	D
Transient ischemic attack (TIA)	D
Thrombosis	D
Aneurysm	D
Any other disorder of the heart or blood vessels?	IC usually D
3b. Diabetes	D
Hyperthyroid	D
Internal cancer or tumor	D
Lymphoma	D
Melanoma	D
Leukemia	D
Hepatitis	IC usually D
Other liver disease	D
Pancreatitis	D
Kidney disease	IC
Urinary tract disorder	IC
Disorder of the breast?	IC
3c. Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC)?	D

D = Decline

IC = Individual Consideration – Review by underwriter

If over age 55, an APS is an option for the Proposed Insured (at their expense). In this case the case should be referred to underwriting for consideration.



Decision Chart - RD Mortgage Term – Application F1032

Question	If Yes
Have you, within the past 10 years, been treated by a physician for or been diagnosed as having:	
3d. Sleep apnea	D
Cystic fibrosis	D
Asthma	IC
Emphysema	D
Other treatment for breathing or lung disorders?	IC
3e. Memory loss or dysfunction	D
Seizures	D
Psychological (emotional) disorders	IC
Learning disorders?	D
3f. Multiple sclerosis	D
Rheumatoid arthritis	D
Paralysis	D
Cerebral palsy	D
Connective tissue disorders (lupus or scleroderma)?	D
4. Have you, within the past 5 years:	
4a. Been a patient in any hospital	IC
Clinic	IC
Dependency program	D
Halfway house	D
Other medical facility?	IC
4b. Used controlled substances such as cocaine, heroin, amphetamines, barbiturates or hallucinogens?	D
4c. Been treated by or been advised by a physician to seek treatment for drug or alcohol use?	D
4d. Been advised to have any test (except HIV tests), treatment, surgery or hospitalization which has yet to be completed?	IC For surgery or hospitalization, D
4e. Had an application for life or health insurance rated up, postponed, declined or denied reinstatement?	D – unless the answer is “rated up” and they are referring to Preferred to Standard and not to tables, flat extras or exclusions.

D = Decline

IC = Individual Consideration – Review by underwriter

If over age 55, an APS is an option for the Proposed Insured (at their expense). In this case the case should be referred to underwriting for consideration.

COMBINATIONS OF IMPAIRMENTS MAY RESULT IN AN ADVERSE DECISION NOT INDICATED IN THIS CHART.

Rapid Decision Mortgage Term from Fidelity Life Association

Decision Chart - RD Mortgage Term – Application F1032

Question	If Yes
5. Have you, within the past 24 months, used any form of tobacco or nicotine product, including cigarettes, cigars, pipes, chewing tobacco, snuff, nicotine patches or nicotine gum?	None in 24+ months = Select None in 12+ months = Standard Non-Nicotine Use within 12 months = Standard Nicotine (includes occasional cigar use)
6. Have you, within the past 3 years, engaged in or do you plan to engage in:	
6a. Any aviation activity other than as a fare-paying passenger on commercial airlines?	If the aviation extra exceeds \$3.00/m case is denied. (see aviation rules)
6b. Organized motor racing Scuba diving Hang-gliding Cave exploration Parachuting Mountain, rock or ice climbing Rodeo Bungee jumping Ballooning	If the avocation extra exceeds \$3.00/m the case is denied. (see avocation rules)
7. Have you, within the past 3 years, been convicted of: driving while under the influence of alcohol or drugs or had a driver's license suspended or revoked?	DUI = D Suspension = IC
8. Do you intend to travel, live or work outside the United States or Canada?	If vacation resorts or low risk countries OK otherwise D. (see travel rules)
9. Are you currently on probation or have you, within the past 5 years, been convicted of a felony?	D

D = Decline

IC = Individual Consideration – Review by underwriter

If over age 55, an APS is an option for the Proposed Insured (at their expense). In this case the case should be referred to underwriting for consideration.

COMBINATIONS OF IMPAIRMENTS MAY RESULT IN AN ADVERSE DECISION NOT INDICATED IN THIS CHART.



Tele-Underwriting Phone Procedures

For any number of reasons our underwriters may need to make contact with the client. It is very important that the agent make sure that the telephone number given on the application is the best one to use.

- Unless the agent has specified a particular date and time all clients will be called within 4 business hours from the time that they appear in the Underwriting Queue.
- If a call is made and we were unable to reach the Proposed Insured, a requirement will be added to the case (Underwriting Interview). A note indicating if a message was left or if there was no answer will be added to the case.
- If we left a message for a call back, we will wait 24 hours and try again. We will do this a total of 3 times (initial call plus 2 follow-ups).
- After leaving 3 messages or 3 attempts, it is up to the insured to call back. Automatic e-mails are sent each morning to the agents on cases with OPEN "Underwriting Interview" requirements. We will hold a case pending for 20 days following our last attempt.
- If the client later calls in, but within 60 days of the original application date, we will reopen the file and proceed only with a Statement of Good Health (SOGH). If the client calls in more than 60 days from the application date, a new application is required.

Common Aviation Situations

		Rating or Best Possible Class
Commercial Aviation		
Major scheduled airline pilots and crew members*		
Class		
At least one base in U.S. or Canada		Select
Others		2.50 per \$1,000
Nonscheduled commercial pilots and crew members flying well-maintained company-owned multi-engine planes on company business*		Standard
Nonscheduled airline pilots and crew members flying multi-engine commercial passenger and cargo planes		
Based in the U.S. or Canada		Select
Others		3.00 per \$1,000 and up. IC
Nonscheduled single engine pilots and crew members		IC
Traffic reporting		Standard
Private Aviation		
Private pilots flying factory built fixed wing aircraft		
Student pilots or less than 75 hr. solo experience		2.50 per \$1,000
75–400 hr. solo experience		
Flying up to 200 hr. per yr.		Standard
Flying over 200 hr. per yr.		2.50 per \$1,000
Over 400 hr. solo experience		
Flying up to 300 hr. per yr.		Standard
Flying over 300 hr. per yr.		2.50 per \$1,000
Helicopters		IC
Homebuilt aircraft		Decline
Glider Pilots		
Student pilots or less than 25 hr. solo experience		2.50 per \$1,000
At least 25 hr. solo experience		Standard
Ultralites		Decline

* If the airline is not one of the major airlines; American, United, etc. and they are based in a rural area, please investigate to make sure that the airline does not participate in any aerial fire fighting. If they do, please complete an Interview and question the Insured to see if they are involved in this activity.

Rapid Decision Mortgage Term from Fidelity Life Association

Foreign Travel

The factors that affect consideration of applicants who plan foreign travel can change very quickly. These guidelines are not a substitute for common sense. The current political, environmental, military, criminal and health factors for each country or area where travel is contemplated must be considered.

Always check the State Department Web site (www.travel.state.gov) for any travel warnings. If present, coverage is not available.

NOTE: While a small number of states do not allow underwriting action based on hazardous foreign travel, this does not apply to foreign residence. The travel question on the application **MUST** be answered in all cases.

The following guidelines apply to U.S. citizens traveling abroad. Permanent Residents (green card holders) will be considered only if proposed travel is to low risk areas.

Foreign Travel Defined

- a. Vacation travel is a single trip of 30 days or less.
- b. Business travel totaling not more than 90 days per year and not more than four weeks at a time.
- c. Longer periods (6 months) of travel will be classified as Foreign Residence and rated appropriately.

Occupations

Where business travel is indicated and the occupation does not appear to be appropriate (e.g., janitor) a clear explanation will be required.

Travel by Missionaries (and related religious activities), Diplomats, Journalists, Archeologists, Geologists, Volunteer and Foreign Aid workers will not be considered. Military and U.S. State Department personnel may be considered on an individual basis.

Vacation

Travel to resort destinations is usually considered at best class. The same holds true for cruise ships which have ports of call in areas of moderate concern.

Visits to "family" should not be considered as true vacation travel and should be handled strictly in accordance with the area classification.

The standard requirement for our business is that the Proposed Insured must be a U.S. citizen living in the United States or a Permanent Resident (green card holder) living in the United States.

In some cases, a U.S. citizen living outside the United States on a temporary basis might be considered if they are residing in a low risk country. The temporary residency must be for a period of 90 days or less. Where a longer period of time is anticipated or where the total amount of time living outside the United States will exceed 6 months per year, the case will be denied.

Temporary Residents

Applicants who are in the United States on the basis of a temporary visa will not be considered.



RD Mortgage Term Premiums

Premiums are unisex.

There are three premium classes:

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

Policy Fee & Premium Calculation

There is an **\$95.00** 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, Credit Card or EFT
Semi-Annual	Direct, Credit Card or EFT
Quarterly	Direct, Credit Card or EFT
Monthly	Credit Card or EFT

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

Modal Factors

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

15 Year Initial Level Guaranteed Premium, per \$1,000 — Unisex Rates

\$95 Annual policy fee

Age	Select Non-Nicotine	Standard Non-Nicotine	Standard Nicotine
20	0.79	0.88	1.86
21	0.80	0.89	1.87
22	0.80	0.89	1.88
23	0.81	0.90	1.88
24	0.81	0.91	1.89
25	0.82	0.91	1.90
26	0.83	0.92	1.93
27	0.86	0.93	1.96
28	0.89	0.95	1.99
29	0.92	0.99	2.03
30	0.95	1.05	2.16
31	0.99	1.09	2.30
32	1.04	1.15	2.46
33	1.08	1.20	2.62
34	1.13	1.26	2.80
35	1.18	1.31	2.99
36	1.27	1.41	3.22
37	1.36	1.52	3.47
38	1.46	1.63	3.75
39	1.57	1.76	4.04
40	1.68	1.88	4.35
41	1.81	2.03	4.70
42	1.95	2.19	5.07
43	2.10	2.35	5.48
44	2.25	2.53	5.91

Age	Select Non-Nicotine	Standard Non-Nicotine	Standard Nicotine
45	2.42	2.73	6.38
46	2.71	3.06	7.11
47	3.04	3.44	7.90
48	3.41	3.87	8.80
49	3.82	4.34	9.80
50	4.27	4.88	10.90
51	4.76	5.44	12.11
52	5.30	6.06	13.45
53	5.90	6.76	14.95
54	6.58	7.54	16.61
55	7.32	8.40	18.45
56	7.91	9.08	19.90
57	8.56	9.81	21.45
58	9.26	10.61	23.13
59	10.01	11.46	24.94
60	10.82	12.39	26.89
61	11.76	13.47	29.18
62	12.79	14.65	31.68
63	13.90	15.93	34.39
64	15.12	17.33	37.34
65	16.44	18.85	40.53
66	18.09	20.74	N/A
67	19.91	22.82	N/A
68	21.92	25.11	N/A
69	24.12	27.62	N/A
70	26.55	30.39	N/A

Rapid Decision Mortgage Term from Fidelity Life Association

20 Year Initial Level Guaranteed Premium, per \$1,000 — Unisex Rates

\$95 Annual policy fee

Age	Select Non-Nicotine	Standard Non-Nicotine	Standard Nicotine
20	0.80	0.89	1.89
21	0.81	0.90	1.90
22	0.82	0.91	1.91
23	0.83	0.91	1.93
24	0.84	0.92	1.94
25	0.86	0.94	1.96
26	0.90	0.98	2.00
27	0.94	1.03	2.04
28	0.99	1.07	2.17
29	1.04	1.13	2.32
30	1.08	1.18	2.47
31	1.14	1.25	2.66
32	1.21	1.32	2.85
33	1.27	1.40	3.05
34	1.35	1.48	3.28
35	1.42	1.56	3.52
36	1.53	1.69	3.81
37	1.65	1.83	4.12
38	1.79	1.98	4.45
39	1.93	2.15	4.82
40	2.09	2.32	5.21
41	2.26	2.51	5.63
42	2.45	2.72	6.08
43	2.66	2.94	6.57
44	2.88	3.18	7.10
45	3.11	3.45	7.67
46	3.49	3.88	8.53
47	3.91	4.35	9.47
48	4.38	4.89	0.52
49	4.91	5.51	11.70
50	5.50	6.19	13.00
51	6.14	6.91	14.42
52	6.85	7.71	15.99
53	7.64	8.61	17.74
54	8.52	9.61	19.67
55	9.51	10.73	21.82
56	10.33	11.64	23.51
57	11.21	12.62	25.34
58	12.17	13.69	27.30
59	13.20	14.84	29.43
60	14.33	16.10	31.72
61	15.69	17.61	N/A
62	17.17	19.27	N/A
63	18.80	21.10	N/A
64	20.57	23.09	N/A
65	22.53	25.26	N/A

30 Year Initial Level Guaranteed Premium, per \$1,000 — Unisex Rates

\$95 Annual policy fee

Age	Select Non-Nicotine	Standard Non-Nicotine	Standard Nicotine
20	0.95	1.02	2.20
21	0.98	1.06	2.25
22	1.02	1.10	2.31
23	1.06	1.14	2.37
24	1.09	1.17	2.42
25	1.13	1.22	2.47
26	1.20	1.29	2.63
27	1.28	1.37	2.80
28	1.37	1.46	2.97
29	1.45	1.56	3.16
30	1.55	1.66	3.35
31	1.66	1.78	3.62
32	1.79	1.92	3.91
33	1.93	2.06	4.22
34	2.07	2.21	4.56
35	2.23	2.38	4.93
36	2.42	2.59	5.34
37	2.63	2.82	5.80
38	2.85	3.07	6.28
39	3.10	3.33	6.81
40	3.47	3.62	7.39
41	3.66	3.93	7.98
42	3.98	4.27	8.63
43	4.33	4.64	9.32
44	4.70	5.05	10.08
45	5.11	5.48	10.89
46	5.70	6.17	N/A
47	6.35	6.95	N/A
48	7.08	7.82	N/A
49	7.89	8.81	N/A
50	8.80	9.93	N/A



**40 Year Initial Level Guaranteed Premium,
per \$1,000 — Unisex Rates**

\$95 Annual policy fee

Age	Select Non-Nicotine	Standard Non-Nicotine	Standard Nicotine
20	1.27	1.36	2.75
21	1.35	1.44	2.98
22	1.44	1.53	3.16
23	1.52	1.60	3.27
24	1.61	1.69	3.34
25	1.69	1.77	3.36
26	1.82	1.90	3.64
27	1.95	2.05	3.96
28	2.10	2.21	4.28
29	2.25	2.37	4.61
30	2.42	2.54	4.94
31	2.61	2.75	5.32
32	2.82	2.97	5.72
33	3.04	3.20	6.17
34	3.28	3.45	6.64
35	3.55	3.70	7.16
36	3.85	4.02	N/A
37	4.19	4.38	N/A
38	4.55	4.75	N/A
39	4.94	5.15	N/A
40	5.39	5.61	N/A

**Annual Renewal Guaranteed Premium,
per \$1,000**

After All Initial Level Term Periods.

\$95 Annual policy fee

Age	Non-Nicotine	Nicotine	Age	Non-Nicotine	Nicotine
31	2.64	4.50	66	46.93	78.48
32	2.70	4.64	67	51.15	84.31
33	2.82	4.86	68	55.67	90.42
34	2.92	5.14	69	60.70	97.14
35	3.09	5.43	70	66.62	104.80
36	3.27	5.78	71	73.45	113.91
37	3.46	6.16	72	81.42	124.26
38	3.69	6.58	73	89.89	134.97
39	3.91	7.05	74	99.07	146.43
40	4.19	7.60	75	109.09	158.94
41	4.52	8.27	76	120.30	172.69
42	4.92	9.07	77	133.17	188.24
43	5.40	10.00	78	147.87	205.76
44	5.93	11.06	79	164.26	224.92
45	6.52	12.16	80	183.06	246.71
46	7.15	13.33	81	204.21	270.96
47	7.74	14.46	82	226.62	295.91
48	8.27	15.52	83	250.80	322.14
49	8.91	16.79	84	277.71	351.00
50	9.70	18.31	85	309.08	381.79
51	10.67	20.14	86	344.47	415.79
52	11.81	22.26	87	384.46	453.67
53	13.08	24.70	88	427.25	492.66
54	14.59	27.51	89	471.91	531.36
55	16.31	30.50	90	513.85	564.33
56	18.10	33.62	91	555.49	594.86
57	19.90	36.60	92	604.68	632.09
58	21.71	39.53	93	661.15	674.86
59	23.74	42.86	94	724.70	725.70
60	26.10	46.73			
61	28.89	51.29			
62	32.06	56.40			
63	35.49	61.81			
64	39.12	67.34			
65	42.96	72.90			

Rapid Decision Mortgage Term from Fidelity Life Association

Licensing & Contracting

Form Required for Producer Contracting

Step 1. Complete the Producer Application Form - M0009

Step 2. If applying for advanced commissions, please complete the Producer Commissions Advance Agreement Form M0013.

Step 3. Return the forms to your General Agent

Step 4. GA reviews for accuracy, signs, and forwards to Fidelity Life Association

Note: Fidelity Life Association contracts General Agents only. All agent agreements are between the agent and GA.

Appointment Fees

When an appointment is submitted with the life application, Fidelity Life Association will pay the appointment fee. If an agent is seeking pre-appointment, the appointment fee will be paid by the agent. For agents and General Agents who have issued a policy within the previous 12 months, Fidelity Life Association will pay the appointment renewal fee. For agents and General Agents who have not issued a case in the past 12 months, the appointment will typically be terminated unless paid by the GA or agent.

Agent ID Number

Agent ID numbers will be assigned when the GA and agent are appointed with Fidelity Life Association.

Commissions

Commissions will be paid weekly if the policy is activated and placed in force by close of business on Thursday.

Forms/Supplies and State Product Availability

Visit our Web site at www.FidelityLife.com

Submitting New Applications

1. Mail paper applications to the following address:

Fidelity Life Association
P.O. Box 5030
Des Plaines, IL 60017

2. Fax application to the following fax number (do **NOT** also "mail" the paper application when faxing an application):

Toll-Free (866) 947-8730 (for new applications only)

3. E-mail applications to the following e-mail address (do **NOT** also "mail" the paper application when e-mailing an application):

newapplications@FidelityLife.com

Initial premium may be submitted with the application.

Case Status

Toll-Free (888) 440-1540

For case status, visit our Web site at:

<https://agents.fidelitylifeassociation.com>

Your User ID and Password will provide you access to status information on all of your cases.

Policy Delivery

For cases which have requirements due on delivery, we allow 45 days from the issue date for these to be received in the Home Office. After this, the case is closed and the Owner is sent an off risk letter.

All of our policies have a 30-day free look period.

Getting Your Cases Placed

Mailed applications may be accompanied by an initial premium check for the first modal premium due.

We will draw the first premium via credit card or EFT if no check is received provided the bank or credit card information is included on the application.*

If direct billing method is selected, billing will commence after initial premium is received and applied.

* If initial draft from bank or credit card is not desired, please note on application.



Established 1896

Innovation Is Our Policy®

General Business Standards

Fidelity Life Association complies with all federal and state regulations. Each person transacting business with Fidelity Life Association is expected to be familiar with the regulations of the state in which they do business and to act within both the letter and the spirit of the law.

Home Office Contacts

Policyowner Service and Commissions
Toll-free (800) 369-3990

New Business and Appointments
Toll-free (888) 440-1540

Underwriting and Risk Assessment
Toll-free (866) 947-8739

Sales and Marketing
Toll-free (866) 710-1013

Switchboard (630) 522-0392

General E-mail:

New Business	newbus@FidelityLife.com
Policyowner Services	pos@FidelityLife.com
Agency/Marketing	agency@FidelityLife.com

New Business:

Phone: (888) 440-1540
Fax: (866) 947-8730 (New Applications)
Fax: (866) 947-8735 (Requirements)

Underwriting Contacts

Underwriting at Fidelity Life is completed by a combination of home office staff and outside underwriting groups. We recognize that producers have a need to contact an underwriter for any number of reasons and encourage you to do so. Our success, like yours, depends on being able to put profitable business on the books.

Contact Information

If you need to contact an underwriter,
Call **(866) 947-8739**

This toll-free number searches the underwriting group and finds an available underwriter here at the home office.

E-Mail und@FidelityLife.com

E-Fax **(866) 947-8734**

Fidelity Life Website www.FidelityLife.com

Innovation Designed Around You

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

- The ability to create custom life solutions for your customers.
- Unique Web-based application and underwriting process—among the most convenient in the industry.
- Total access to key decision-makers.

To learn more about RD Term from Fidelity Life Association, call us at **(866) 710-1013** or go on the Web at **www.FidelityLife.com**



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Fidelity Life Association,
A Legal Reserve Life Insurance Company

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