

## Rapid Decision Term

- Face amounts to \$300,000
- Guaranteed level premiums for 10, 15, 20 and 30 years
- Rapid App underwriting and approval process among the most convenient in the industry
- Competitive rates



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

MW009 May, 2007

## Fast and Easy:

That's Rapid Decision Term  
From Fidelity Life  
Association.



Established 1896

Fidelity Life Association has teamed up with your employer to offer you term life insurance featuring our revolutionary 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, you can obtain Fidelity Life Association RD 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. All this, with the confidence that comes from the financial stability and security of an A- (Excellent) rating from A.M. Best.\*\*

## Fidelity Life Association Rapid Decision Term Features

- Level death benefit term life to age 95 in amounts up to \$300,000
- Guaranteed level premium periods of 10, 15, 20 and 30 years
- After the level premium period, policies renew on a YRT increasing premium schedule to age 95
- Policies may be converted to a permanent plan of insurance at any time up to one year prior to the expiration of the initial term period or prior to the policy anniversary in which you turn 65, whichever is earlier

\* 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](http://www.ambest.com)

\*\*\* Not all riders available in all states.

## 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

## Riders\*\*\*

### Accelerated Death Benefit (Included)

Beginning in policy year three, the rider provides for an advance payment of up to 50% of the death benefit if you are diagnosed by a physician to have a life expectancy of 12 months or less. Death benefits are reduced by the advance plus interest. This rider is added at no additional cost.

### Waiver of Premium (Optional)

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

### Dependent Child (Optional)

If you are between the ages of 19 to 60, and have children who are 15 days to 18 years old, they are eligible for coverage from \$5,000 to \$25,000. Coverage ceases when the child reaches age 23 or when you reach age 65 or the policy terminates, whichever comes first.

### Accidental Death Benefit (Optional)

Pays a benefit to your family in the event of your 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 \$250,000).

## Rapid Decision Term Rates

There are three premium classes for Rapid Decision Term: Select Non-Nicotine, Standard Non-Nicotine and Standard Nicotine. Rates are distinct, based on gender (except in Montana which uses unisex rates).

To learn more about Rapid Decision Term, contact your employer or broker.



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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 applies (one year in some states). All applications are subject to underwriting approval. Our NAIC number is 63290.