

Worksite 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 and commissions

FIDELITYLIFE

Established 1896

Innovation Is Our PolicySM

Fidelity Life Association,
A Legal Reserve Life Insurance Company

1211 West 22nd Street, Suite 209
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www.FidelityLife.com

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To The General Public

The Fastest Way To
Worksite Success —
Worksite Rapid Decision
Term From Fidelity
Life Association.



Fidelity Life Association now offers your work-site clients 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, customers can obtain Fidelity Life Association Worksite 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.

As a result, you'll be able to take advantage of new business opportunities with 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.**

Fidelity Life Association Worksite Rapid Decision Term Product 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 on which the insured is aged 65, whichever is earlier

Issue Age	Issue Limits	
	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 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.

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.

The Rapid App Underwriting Approach

Fidelity Life Association will employ our Rapid App underwriting and decision process which provides the value of fully underwritten rates with the convenience of a simplified process. The product is fully underwritten. It is neither a guaranteed issue or simplified issue product. In order to sustain the product at its current pricing levels, we have an expectation that because of the streamlined underwriting process, 90% of applications submitted will be approved and 90% of applications approved will be placed.

Worksite Rapid Decision Term Rates

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

Worksite Rapid Decision Term Brought to You by an Unbeatable Team

Fidelity Life Association has teamed with two of the worksite industry's finest organizations, Vision Financial Corporation and National Benefit Partners, to bring you Worksite Rapid Decision Term.



Vision Financial has been chosen by Fidelity Life Association to administer all worksite programs. Vision is America's leading worksite marketing third-party administrator, providing full administrative services for payroll-deducted products, billing solutions and consulting services.

National Benefit Partners is Fidelity Life Association's worksite distribution partner with offices in Los Angeles and Philadelphia. To learn more about Worksite Rapid Decision Term, contact Brian Jund at 714-255-0280 or e-mail at bjund@nationalbenefitpartners.com



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* 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

***Not all riders available in all states.