

Rapid Decision

Final Expense & Guaranteed Issue

from Fidelity Life Association

Product, New Business and Underwriting Guide



Established 1896

Working with you, for life.

www.FidelityLife.com

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Rapid Decision Final Expense & Rapid Decision Guaranteed Issue Life Insurance from Fidelity Life Association

Fidelity Life Association is proud to offer Rapid Decision Final Expense and Rapid Decision Guaranteed Issue within our portfolio of Rapid Decision products. A competitively priced portfolio available in face amounts from \$5,000 up to \$35,000 for the Final Expense product and \$5,000 up to \$20,000 for the Guaranteed Issue these products are designed to meet the needs of individuals ages 50-85. These Whole Life plans provide a great final expense solution.

As with our other Rapid Decision products, Rapid Decision Final Expense features a streamlined sales and approval process that is among the most convenient in the industry. Approval of a policy depends on the answers to a few health questions and results from database sources. There are no exams, no testing, no waiting and no processing delays – however, Fidelity Life reserves the right to order, at our expense, evidence of insurability which we feel is necessary for the prudent evaluation of the risk. Thanks to our unique, web-based underwriting process, policies can be issued in as little as 24-48 hours.

All features or products are not available or applicable in all states.



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Fidelity Life Association,

A Legal Reserve Life Insurance Company

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Rapid Decision Final Expense & Guaranteed Issue

Simplified Issue Final Expense Whole Life

- Issued from ages 50 through 85
- Guaranteed level premiums and face amounts for the life of the policy.
- Cash value accumulation, RPU and automatic premium loan
- Matures at age 121.
- No graded period, provides customers with coverage immediately when policy goes in force.

Final Expense Issue Limits

Whole Life Issue Limits	
Issue Age	Face Amounts
50-85	\$5,000-\$35,000

Guaranteed Issue Graded Benefit Whole Life

- Issued from ages 50 through 85.
- Guaranteed level premiums for the life of policy.
- Cash value accumulation.
- Death Benefit is graded in years 1-3.
- Provides full coverage starting in year 4.
- Convertibility—not applicable.

Guaranteed Issue Limits

Whole Life Issue Limits	
Issue Age	Face Amounts
50-85	\$5000-\$20,000

Application Questionnaire

ALL questions must be answered "No" to qualify for RD Final Expense

1. Are you currently on oxygen for a medical condition, or confined to a nursing facility or assisted living facility? ()Yes ()No
2. Within the past six months, have you been hospitalized two or more times, or have you been advised by a member of the medical profession to have any hospitalization or to be admitted to a nursing facility that has not yet been completed? ()Yes ()No
3. Have you been diagnosed by a member of the medical profession as having a life expectancy of 24 months or less? ()Yes ()No
4. Have you ever been diagnosed by a member of the medical profession as having acquired immune deficiency syndrome (AIDS) or AIDS related complex (ARC), or tested positive for human immunodeficiency virus (HIV)? ()Yes ()No
5. Within the past 5 years have you been convicted of any felony or driving under the influence of alcohol or drugs? ()Yes ()No
6. Within the past 2 years have you been diagnosed with, consulted a member of the medical profession or been treated for:
 - a) heart attack, stroke, chest pain, coronary artery disorder, transient ischemic attack (TIA) or any other disorder of the heart, blood vessels or peripheral vascular system? ()Yes ()No
 - b) chronic obstructive pulmonary disease (COPD), emphysema or any other respiratory disorder other than asthma? ()Yes ()No
 - c) kidney disorder, liver disorder, any organ transplant, or diabetic complications (amputation, coma, or blindness)? ()Yes ()No
 - d) alzheimer's disease, dementia, organic brain syndrome, cognitive impairment (of any degree), or amyotrophic lateral sclerosis (ALS)? ()Yes ()No
 - e) cancer, other than basal cell skin cancer? ()Yes ()No
7. Within the past 2 years have you been counseled, treated, advised to discontinue or seek treatment for use of illegal drugs, alcohol or prescription drugs? ()Yes ()No
8. Within the past 2 years have you been hospitalized for a mental disorder? ()Yes ()No
9. Within the past 2 years, have you been advised by a member of the medical profession, to have any medical test (other than related to HIV/AIDS) that has not yet been completed? ()Yes ()No

* Note: If proposed insured answered "Yes" to any of the application questions take them to the RD Guaranteed Issue product.

* Accelerated Death Benefit Rider

(automatically attached to all RD Final Expense policies where approved)

This rider pays a benefit in the event the insured is diagnosed with a terminal illness and has a life expectancy of 12 months or less. The amount advanced plus interest is treated as a lien against future death benefits.

The minimum value of this rider is \$2,500 accelerated benefit, maximum lesser of 50% of death benefit or \$10,000. Maximum \$250,000 accelerated benefit for all Fidelity Life Plans combined.

Rider expires upon termination of base policy, acceleration of death benefit, or anniversary following insured's 85th birthday.

* Note: This rider is not available on the Guaranteed Issue Whole Life Product at this time

Underwriting

RD Final Expense Whole Life Height and Weight Limits		
Height	Minimum Weight	Maximum Weight
4' 8"	74	330
4' 9"	76	334
4' 10"	79	337
4' 11"	82	341
5' 0"	84	346
5' 1"	87	351
5' 2"	90	357
5' 3"	93	365
5' 4"	96	372
5' 5"	99	379
5' 6"	102	387
5' 7"	105	396
5' 8"	109	404
5' 9"	112	413
5' 10"	115	420
5' 11"	118	428
6' 0"	122	437
6' 1"	125	445
6' 2"	129	454
6' 3"	132	464
6' 4"	136	473
6' 5"	139	483
6' 6"	143	492
6' 7"	146	500
6' 8"	150	507
6' 9"	154	515

Note: There is no build chart for the Guaranteed Issue product.

Rate Classes

Non-Tobacco rates apply if applicant HAS NOT used any form of tobacco, nicotine or nicotine products in past 12 months

Tobacco rates apply if applicant HAS used any form of tobacco, nicotine or nicotine products in past 12 months

The Rapid Decision Final Expense product has been designed for simplified underwriting. Although the risk criteria covers individuals with some impairments, these products are not suitable for applicants with serious health or other risk issues or who have a limited life expectancy. For those applicants that do not qualify for the RD Final Expense product, RD Guaranteed Issue product requires no underwriting and all applicants within the age requirements are approved.

General Underwriting Information

1. The Proposed Insured must be a U.S. citizen or hold permanent resident status (green card) and must reside in the United States.
2. In general, applicants living in the United States on a basis of a temporary visa cannot be considered.
3. All applications will be underwritten. In addition to the application questions we do routinely obtain MIB, Pharmacy and MVR data.
4. Although rare, we reserve the right to request additional evidence of insurability on any case and/or conduct a telephone interview.

Business Written Across State Borders

In cases where an application is taken outside the applicant's state of residence it should be accompanied by form F1515 (Non-Resident Sale) and include an explanation. If the explanation is in compliance with all state regulations and other laws, Fidelity Life Association will process the case. If not, the application will be rejected.

Foreign Nationals

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

If you have any questions or need clarification on the above questions, you can contact the Underwriting Department at 866-947-8739 or und@fidelitylife.com.

RD Final Expense Rates

RD Final Expense Annual Rate Per Unit				
Age	Male NT	Male TB	Female NT	Female TB
50	38.68	52.52	28.62	42.77
51	40.29	54.86	29.83	44.46
52	41.90	57.20	31.03	46.15
53	43.51	59.54	32.24	47.84
54	45.11	61.88	33.45	49.53
55	46.72	64.22	34.66	51.22
56	48.33	66.56	36.15	52.91
57	49.94	68.90	37.64	54.60
58	51.55	71.37	39.14	56.68
59	53.16	73.84	40.63	58.76
60	54.77	76.31	42.13	60.84
61	57.07	80.16	44.20	62.92
62	59.37	84.02	46.26	65.00
63	61.67	87.87	48.33	68.40
64	63.97	91.72	50.40	71.80
65	66.26	95.57	52.47	75.20
66	69.83	100.52	55.23	78.60
67	73.39	105.46	57.99	82.00
68	76.95	110.40	60.75	84.58
69	80.52	115.34	63.51	87.16
70	84.08	120.29	66.26	89.74
71	90.40	129.71	70.54	95.91
72	96.72	139.14	74.82	102.07
73	103.05	148.56	79.10	108.24
74	109.37	157.99	83.38	114.41
75	115.69	167.41	87.66	120.57
76	125.34	177.76	95.11	127.64
77	135.00	188.10	102.55	134.71
78	144.66	198.45	110.00	141.78
79	154.31	208.79	117.44	148.85
80	163.97	219.14	124.89	155.92
81	178.45	238.68	136.38	172.01
82	192.93	258.22	147.87	188.10
83	207.41	277.76	159.37	204.20
84	221.90	297.30	170.86	220.29
85	236.38	316.84	182.36	236.38

Final Expense

Simplified Issue Whole Life to Age 121

No graded period, when policy goes inforce customer will receive full coverage immediately.

Policy Fees

There is a \$50.00 non-commissionable annual 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

Modal Factors

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

RD Guaranteed Issue Rates

Guaranteed Issue

Graded Death Benefit Whole Life to Age 121

Years 1–3

The death benefit for any non-accident during the first three years equals premiums paid plus 5% interest accumulated from the date premiums are paid until the date of death. The full death benefit is paid upon death due to accidents during the first three policy years.

Year 4 and beyond

The full death benefit is paid upon death for any cause after year three through the end of the term period. Death benefit expires at age 121.

All features or products are not available or applicable in all states.

Policy Fees

There is a \$50.00 non-commissionable annual 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

Modal Factors

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

RD Guaranteed Issue Graded Benefits Annual Rate Per Unit

Age	Male NT	Male TB	Female NT	Female TB
50	58.54	88.68	43.80	65.03
51	60.65	90.95	45.62	67.35
52	62.77	93.21	47.44	69.67
53	64.89	95.47	49.26	71.99
54	67.00	97.74	51.08	74.31
55	69.12	100.00	52.89	76.62
56	71.23	102.27	54.71	78.94
57	73.35	104.53	56.53	81.26
58	75.55	106.31	58.36	83.49
59	77.76	108.09	60.19	85.72
60	79.96	109.86	62.03	87.94
61	82.17	111.64	63.86	90.17
62	84.37	113.42	65.69	92.40
63	88.33	117.32	68.65	96.02
64	92.28	121.23	71.61	99.64
65	96.24	125.13	74.56	103.25
66	101.51	132.44	77.52	106.43
67	106.78	139.75	80.48	109.61
68	112.05	147.05	83.05	112.78
69	117.32	154.36	85.62	115.96
70	122.59	161.67	88.19	119.14
71	134.08	174.08	96.45	127.41
72	145.57	186.49	104.71	135.69
73	157.07	198.91	112.97	143.97
74	168.56	211.32	121.22	152.24
75	180.06	223.74	129.48	160.52
76	194.77	241.90	140.98	173.85
77	209.48	260.06	152.47	187.18
78	224.20	260.55	163.97	200.52
79	238.91	261.04	175.46	213.85
80	253.62	261.53	186.95	227.18
81	255.50	262.02	199.37	247.87
82	257.37	262.51	211.78	251.90
83	259.25	263.00	224.20	255.93
84	261.12	263.49	236.61	259.96
85	263.00	264.00	249.02	264.00

Submitting Applications

Online Application System: Rapid App

Rapid App is Fidelity Life's online application system that allows the agent to sell over the phone, without being physically present with the customer. It provides the ability to obtain the customer's electronic signature and submit the application directly to the company through the Internet in a convenient, paperless process.

New Business/ Underwriting Contacts

Case Status

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.

Toll-Free **(888) 440-1540**

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

All applications must be completed electronically.

We will draw the first premium via credit card or EFT. If direct billing method is selected, billing will commence after initial premium is received and applied.

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**

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
Toll-free **(888) 440-1540**

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

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

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)

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.

To learn more about Rapid Decision Senior Life Term and Whole Life 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

www.FidelityLife.com

Fidelity Life Association is licensed in all states and the District of Columbia, except for WY and NY. Some policy features may vary from state to state. 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.

* For the latest A. M. Best rating, go to www.ambest.com