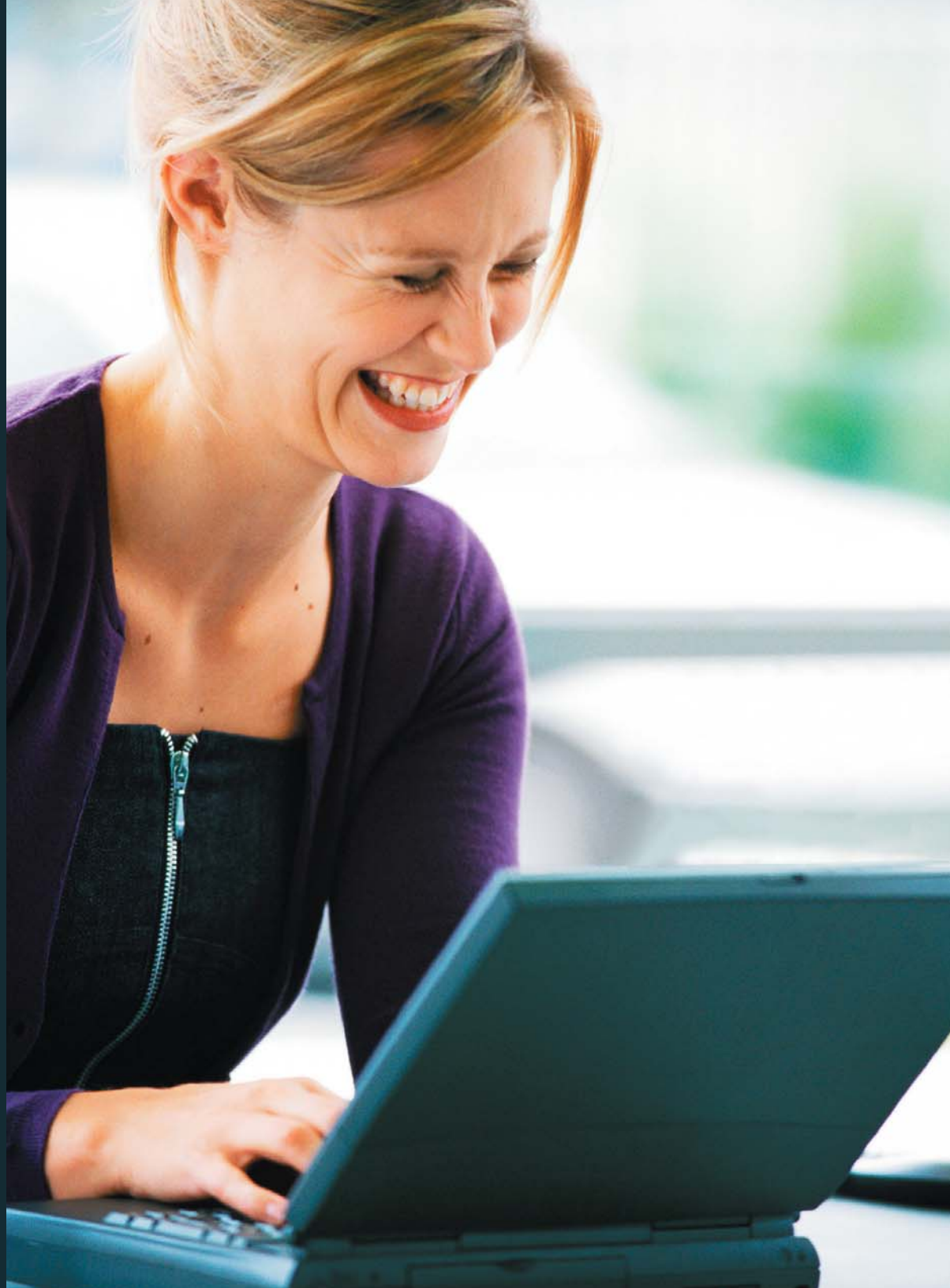




**Build Business  
Fast With  
Rapid Decision  
Term From  
Fidelity Life  
Association.**

**Product and New Business Guide**



For Producer Use Only  
Not For Distribution To The  
General Public

**Build Business Fast With Rapid Decision  
Term From Fidelity Life Association.**



## Table of Contents

Product Introduction.....	1
Product Features.....	2
The Underwriting Approach.....	3
RD Term Premiums.....	5
Annual Renewable Term Rates.....	14
Licensing & Contracting.....	15
Submitting New Applications.....	15
General Business Standards.....	16
Home Office Contacts.....	16

## Build Business Fast With Rapid Decision Term From Fidelity Life Association.



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

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

# Build Business Fast With Rapid Decision Term From Fidelity Life Association.



## Fidelity Life Association RD Term Product Features

- Level death benefit participating term life to age 95 in amounts up to \$300,000.
- Guaranteed level premium periods of 5, 10, 15, 20 and 30 years.
- 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 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

### 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.

\* Not available in all states.

### Waiver of Premium Rider (Optional)

Available for ages 20 to 55. 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).

### 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. Rate is \$8.00 per \$1,000 per year. The premium for the Child Rider is waived in the event of the death of the primary insured.

### 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 \$250,000).

### ADB Premiums per \$1,000

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

### 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 only 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

### Return of Premium Rider Rate

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 percentage.



Established 1896

Innovation Is Our Policy<sup>SM</sup>

# Build Business Fast With Rapid Decision Term From Fidelity Life Association.



## 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.

<b>Step 1:</b> Determine the base premium. Multiply the rate per \$1,000 times the number of units:	$\$1.38 \times 300 = \$414.00$
<b>Step 2:</b> Determine the cost of the dependent child rider:	$\$8.00 \times 25 = \$200.00$
<b>Step 3:</b> Add the \$85.00 policy fee to the sum of the amount in Steps 1 and 2:	$\$85.00 + \$414.00 + \$200.00 = \$699.00$
<b>Step 4:</b> Multiply the result of Step 3 by the waiver of premium factor:	$\$699.00 \times 1.21951 = \$852.437$ , this would be rounded up to \$852.44
<b>Step 5:</b> Multiply the result of Step 4 by the ROP factor:	$\$852.44 \times 1.50 = \$1,278.66$
<b>TOTAL ANNUAL PREMIUM</b>	<b>\$1,278.66</b>

## The Underwriting Approach

Fidelity Life Association's RD Term is fully underwritten. We will employ our Rapid Decision underwriting process where underwriting decisions will be geared to an accept/decline model with minimum additional evidence. Cases which cannot be approved or denied right away will be withdrawn until the necessary information is submitted. All interviews will be conducted with the proposed insured and are recorded. No other person, including family members, friends, translators or guardians may answer questions on behalf of the proposed insured.

### **RD 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, 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 application for the list of questions.

\*\* Currently age 55 and under.



# Build Business Fast With Rapid Decision Term From Fidelity Life Association.



## Additional Underwriting Rules

Prospective customers must be U.S. citizens or hold a permanent resident status (green card) and reside in the U.S.

### Ages 20 to 55

Cases which would require a rating due to medical history (e.g., diabetics), occupation (e.g., off shore oil workers) or avocation (e.g., auto racing) will be denied.

If an approval decision cannot be made immediately due to the need for additional information which cannot be obtained by telephone, the case will be closed and any initial premium refunded. In most cases we will offer to reconsider the case if the needed information is received within 21 days.

### Ages 56 to 75

If no primary care physician has been seen within the past 5 years, the case will be denied due to “the absence of health care appropriate to age.”

Where the final approval decision is dependent upon a single APS, we will in most cases, order it in this age range.

## RD Term Premium Class Criteria

	Select	Standard
Non-nicotine	No use within the past 24 months.	No use within the past 12 months.
Nicotine Use	Not Available.	Any use within the past 12 months.
Cholesterol	Single Medication.	Two or More Medications Blood.
Pressure	Single Medication and stable for 6 months or more.	Two or More Medications or not stable for 6 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 3 years.*	Not more than 3 in last 3 years*.
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/Avocation	None in the past 2 yers and none planned.	None in the past 2 years and none planned.
Travel**	None.	None.

\* No extra debits per reinsurance guide. i.e.: over 100 mph – even if once – is a decline. Having 3 minor tickets is usually acceptable.  
 \*\* Underdeveloped, unstable or hazardous areas.

# Build Business Fast With Rapid Decision Term From Fidelity Life Association.



## Height and Weight Limits

Prospective customers must meet the following height and weight limits:

Height	Inches	Minimum BMI 17.0	Select BMI 32.9	Standard BMI 35.9
4'9"	57	79	152	166
4'10"	58	81	157	172
4'11"	59	82	163	178
5'0"	60	87	168	184
5'1"	61	90	174	190
5'2"	62	93	180	196
5'3"	63	96	186	203
5'4"	64	99	192	209
5'5"	65	102	198	216
5'6"	66	105	204	222
5'7"	67	108	210	229
5'8"	68	119	216	236
5'9"	69	115	223	243
5'10"	70	118	229	250
5'11"	71	122	236	257
6'0"	72	125	243	265
6'1"	73	129	249	272
6'2"	74	132	256	280
6'3"	75	136	263	287
6'4"	76	140	270	294
6'5"	77	143	277	303
6'6"	78	147	285	311
6'7"	79	151	292	319
6'8"	80	155	300	327

BMI = (weight in pounds/(height in inches x height in inches))\*703

## 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

Semi-Annual	.52
Quarterly	.28
Monthly	.087

### Note The Favorable Premium Distinction at \$100,000 and Over Versus Under \$100,000

(Examples)

MALE Select, Non-Nicotine, 10-Year				
Face Amount				
Issue Age	50K	75K	100K	
40	\$161	\$198	\$197	
45	\$188	\$240	\$245	
50	\$255	\$340	\$374	
55	\$363	\$502	\$599	

### Note The Favorable Premium Distinction at \$100,000 and Over Versus Under \$100,000

(Examples)

FEMALE Select, Non-Nicotine, 10-Year				
Face Amount				
Issue Age	50K	75K	100K	
40	\$139	\$165	\$173	
45	\$164	\$204	\$202	
50	\$212	\$275	\$281	
55	\$260	\$347	\$396	

# Build Business Fast With Rapid Decision Term From Fidelity Life Association.



## 5-Year Level Premium Plan

**Fidelity Life Association Policy Form Series F3600**  
**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

## 5-Year Level Premium Plan

**Fidelity Life Association Policy Form Series F3600**  
**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

Semi-Annual .52  
 Quarterly .28  
 Monthly .087



# Build Business Fast With Rapid Decision Term From Fidelity Life Association.



## 10-Year Level Premium Plan

Fidelity Life Association Policy Form Series F3600  
**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

Issue Age	MALE			FEMALE		
	Non-Nicotine		Nicotine	Non-Nicotine		Nicotine
	Select	Standard	Standard	Select	Standard	Standard
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
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

# Build Business Fast With Rapid Decision Term From Fidelity Life Association.



## 10-Year Level Premium Plan

Fidelity Life Association Policy Form Series F3600  
**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

Issue Age	MALE			FEMALE		
	Non-Nicotine	Nicotine		Non-Nicotine	Nicotine	
	Select	Standard	Standard	Select	Standard	Standard
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
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

Semi-Annual .52  
 Quarterly .28  
 Monthly .087



# Build Business Fast With Rapid Decision Term From Fidelity Life Association.



## 15-Year Level Premium Plan

Fidelity Life Association Policy Form Series F3600  
 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

Issue Age	MALE			FEMALE		
	Non-Nicotine		Nicotine	Non-Nicotine		Nicotine
	Select	Standard	Standard	Select	Standard	Standard
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
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

Semi-Annual .52  
 Quarterly .28  
 Monthly .087



# Build Business Fast With Rapid Decision Term From Fidelity Life Association.



## 15-Year Level Premium Plan

Fidelity Life Association Policy Form Series F3600  
 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

Issue Age	MALE			FEMALE		
	Non-Nicotine		Nicotine	Non-Nicotine		Nicotine
	Select	Standard	Standard	Select	Standard	Standard
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
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

Semi-Annual .52  
 Quarterly .28  
 Monthly .087

# Build Business Fast With Rapid Decision Term From Fidelity Life Association.



## 20-Year Level Premium Plan

Fidelity Life Association Policy Form Series F3600  
 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

Issue Age	MALE			FEMALE		
	Non-Nicotine		Nicotine	Non-Nicotine		Nicotine
	Select	Standard	Standard	Select	Standard	Standard
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
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

Semi-Annual .52  
 Quarterly .28  
 Monthly .087

# Build Business Fast With Rapid Decision Term From Fidelity Life Association.



## 20-Year Level Premium Plan

Fidelity Life Association Policy Form Series F3600  
**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

Issue Age	MALE			FEMALE		
	Non-Nicotine		Nicotine	Non-Nicotine		Nicotine
	Select	Standard	Standard	Select	Standard	Standard
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
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

Semi-Annual .52  
 Quarterly .28  
 Monthly .087

# Build Business Fast With Rapid Decision Term From Fidelity Life Association.



## 30-Year Level Premium Plan

**Fidelity Life Association Policy Form Series F3600**  
**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

## 30-Year Level Premium Plan

**Fidelity Life Association Policy Form Series F3600**  
**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

# Build Business Fast With Rapid Decision Term From Fidelity Life Association.



## Annual Renewable Term Rates For All Plans

**Fidelity Life Association Policy Form Series F3600**  
 Guaranteed Maximum Annual Premium Rates per \$1,000 After Initial Level Period. Annual policy fee: \$85.

Non-Nicotine			Nicotine		Non-Nicotine			Nicotine		Non-Nicotine			Nicotine	
Attained Age	Male	Female	Male	Female	Attained Age	Male	Female	Male	Female	Attained Age	Male	Female	Male	Female
21	2.67	1.39	3.82	1.87	46	7.92	5.89	14.85	10.84	71	82.98	57.91	121.50	101.53
22	2.67	1.42	4.02	1.96	47	8.48	6.52	15.90	12.10	72	92.41	63.49	132.71	110.47
23	2.70	1.42	4.22	2.05	48	8.92	7.21	16.70	13.60	73	102.34	69.58	144.01	120.22
24	2.73	1.48	4.45	2.17	49	9.48	7.99	17.72	15.28	74	113.01	76.33	156.25	130.42
25	2.81	1.51	4.70	2.35	50	10.22	8.86	19.06	17.08	75	124.63	83.74	169.85	141.13
26	2.92	1.63	4.95	2.50	51	11.17	9.85	20.80	19.06	76	137.73	91.87	184.93	152.71
27	2.98	1.69	5.09	2.65	52	12.33	10.96	22.91	21.19	77	152.97	100.87	202.37	165.19
28	2.98	1.78	5.12	2.83	53	13.66	12.13	25.44	23.50	78	170.67	110.68	222.37	178.66
29	2.98	1.87	5.12	3.01	54	15.35	13.36	28.46	25.96	79	190.50	121.45	244.39	193.15
30	2.98	1.96	5.12	3.19	55	17.25	14.77	31.68	28.57	80	212.62	134.83	268.46	211.21
31	2.98	2.08	5.15	3.43	56	19.21	16.30	35.01	31.36	81	236.66	151.27	294.04	233.29
32	3.01	2.20	5.24	3.67	57	21.11	17.92	38.08	34.18	82	262.13	168.67	320.36	256.03
33	3.10	2.35	5.41	3.97	58	23.01	19.60	41.01	37.12	83	289.94	186.94	348.42	279.25
34	3.16	2.53	5.61	4.36	59	25.23	21.31	44.45	40.27	84	320.86	207.31	380.15	303.43
35	3.31	2.74	5.84	4.75	60	27.93	23.11	48.69	43.54	85	358.80	227.95	420.28	325.78
36	3.46	2.95	6.18	5.14	61	31.22	25.09	53.87	47.08	86	400.94	252.34	464.23	351.61
37	3.67	3.13	6.58	5.47	62	35.04	27.19	59.82	50.83	87	446.98	282.46	511.49	383.65
38	3.94	3.28	7.06	5.80	63	39.22	29.41	66.19	54.67	88	496.52	314.23	561.40	415.72
39	4.18	3.46	7.60	6.16	64	43.58	31.84	72.56	58.81	89	549.17	345.85	613.47	445.06
40	4.51	3.67	8.25	6.55	65	48.12	34.54	78.79	63.28	90	602.55	369.13	664.83	461.74
41	4.90	3.91	9.05	7.00	66	52.72	37.48	84.82	68.14	91	656.07	391.39	714.82	475.42
42	5.38	4.18	9.99	7.57	67	57.52	40.75	90.91	73.54	92	712.79	428.29	766.80	504.97
43	5.94	4.51	11.10	8.20	68	62.59	44.38	97.14	79.45	93	773.22	478.30	821.16	546.79
44	6.56	4.90	12.35	8.95	69	68.28	48.34	104.00	85.96	94	837.55	540.58	879.59	605.08
45	7.24	5.35	13.60	9.82	70	74.92	52.81	111.85	93.31					

### Modal Factors

Semi-Annual	.52
Quarterly	.28
Monthly	.087

# Build Business Fast With Rapid Decision Term From Fidelity Life Association.



## Licensing & Contracting

### Forms Required for Producer Contracting

Step 1. Complete the following forms:

- Producer Application Form - M0009
- Producer Commission Authorization Form - M0010
- Direct Deposit of Commissions Form - M0011 (if desired)
- Taxpayer ID Form (W9)

Step 2. Return these forms to your General Agent

Step 3. 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.

### Forms Required for Associate General Agent Contracting

Step 1. Complete the following forms:

- Associate General Agent Agreement - M0006
- Associate General Agent Application Form - M0007
- Associate General Agent Authorization Form - M0008
- Direct Deposit of Commissions Form - M0011

Step 2. Return these forms to your General Agent

Step 3. GA reviews for accuracy, signs, and forwards to Fidelity Life Association

## 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.

## Code Number

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

## Commissions

Commissions will be paid weekly.

## Forms/Supplies And State Product Approvals

Visit our website: [www.FidelityLife.com](http://www.FidelityLife.com) or [www.fl-life.com](http://www.fl-life.com)

## Submitting New Applications

1. Mail paper applications to the following address:

Fidelity Life Association  
P.O. Box 9269  
Oak Brook, IL 60522-9269

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@fla-life.com](mailto:newapplications@fla-life.com)

**Initial premium may be submitted with the application.**

## Case Status

For case status, visit our web site at:

<https://agents.fidelitylife.com/loginpage.aspx>

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

# Build Business Fast With Rapid Decision Term From Fidelity Life Association.



commence after initial premium is received and applied.

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

## 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, Appointments and Underwriting  
Toll-free (877) 704-6279

Switchboard (630) 522-0392

### **General E-mail:**

New Business and Underwriting	<a href="mailto:newbus@fla-life.com">newbus@fla-life.com</a>
Policyowner Services	<a href="mailto:pos@fla-life.com">pos@fla-life.com</a>
Agency/Marketing	<a href="mailto:agency@fla-life.com">agency@fla-life.com</a>

### **New Business:**

Phone: (877) 704-6279  
Fax: (866) 947-8730 (New Applications)  
Fax: (866) 947-8735 (Requirements)

### **Mail and Courier:**

**Mailing Address**  
Fidelity Life Association  
P. O. Box 9269  
Oak Brook, IL 60522-9269

**Courier Address**  
Fidelity Life Association  
1211 West 22nd Street, Suite 209  
Oak Brook, IL 60523

### **Innovation Designed Around You**

As a mutual company with an A- (Excellent) rating from A.M. Best,\* Fidelity Life Association offers the financial strength and security with one of the industry's strongest capital to risk ratios. 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.

- Exclusive and limited distributor base.
- Total access to key decision-makers.
- The ability to create custom life and annuity solutions for your customers.
- Unique web-based application and underwriting process—among the most convenient in the industry.
- The option of using your own administrative resources.

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



Established 1896

**Innovation Is Our Policy<sup>SM</sup>**

Fidelity Life Association,  
A Mutual Legal Reserve Company  
1211 West 22nd Street, Suite 209, Oak Brook, IL 60523  
**FidelityLife.com**

\* For the latest rating, access [www.ambest.com](http://www.ambest.com)