

Fast and Easy

Rapid Decision Senior Life Term & Whole Life from Fidelity Life Association

At Fidelity Life, we are dedicated to providing a customer experience unique in the industry today. Our Rapid Decision Senior Life products combine the speed of our Rapid Decision process, flexible product features and riders, and the solid financial ratings that allow us to offer you one of the best insurance values available today. As a policyholder you will benefit from the financial strength and security of our A- (Excellent) rating from A.M. Best.²



Established 1896

Working with you, for life.

Fidelity Life Association,
A Legal Reserve Life Insurance Company

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www.FidelityLife.com

Fidelity Life Association is licensed in all states and the District of Columbia, except for WY and NY. Rapid Decision Senior Life Term (policy Forms F3211, F3221, F3231 Series and Whole Life (Policy Forms ICC12-F3200, F3200 Series) and some riders are not available in all states. 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.

¹ Occasionally a medical exam, test or report will be ordered to assist in clarifying or correcting an item of medical history.

² For the latest rating, access www.ambest.com



Established 1896

Rapid Decision Senior Life

Rapid Decision Senior Life insurance is designed to fit the needs of individuals ages 50 to 85. This flexible product offers a choice of either term insurance for those seeking pure protection or whole life for those who wish a cash value accumulation and final expense protection. Each provides customers with partial coverage immediately and full coverage starting in year four.

Policy issuance does not require a medical examination.¹ Instead, approval depends on the answers to health questions on the application and results from database sources. Although the eligibility questions cover individuals with some impairments, the products are not suitable for applicants with serious health or other risk issues or who have a limited life expectancy.

Fidelity Life Association offers vast industry experience, competitive rates and quality service. That is innovation born from over 100 years of experience protecting the families of Middle America.

People just like you.



Rapid Decision Senior Life

For both products, during the first three years, the death benefit paid for non-accidental causes is equal to premiums paid plus 5% interest, accumulated from the time the premium is paid until the date of death. The full death benefit will be paid for accidental death.

Term

- Provides guaranteed level premiums for the life of the policy.
- Coverage is available for ages 50–70, in face amounts of \$10,000–\$150,000 and term lengths of 10, 20 and 30 years, depending on your age.
- The full death benefit is paid upon death for any cause after year three through the end of the term period.
- At the end of the level term, in year 11, 21 or 31 whichever is applicable, there is a one-time reduction in the death benefit by 50%.
- Death benefits expire the later of age 80 or 20 years for the 10 year term, the later or age 80 or 25 years for the 20 year term and at 35 years for the 30 year term.

Whole Life*

- Provides guaranteed level premiums for the life of the policy.
- Coverage is available for ages 50–85, in face amounts of \$10,000–\$150,000, depending on your age.
- Matures at age 121.
- The full death benefit is paid upon death for any cause after year three.

*Not available or applicable in all states. Minimum face amount is \$25,000 for ages 50–85 in State of Washington.

Accidental Death Benefit Rider

The Accidental Death Benefit (optional) is a rider that pays a benefit in the event of accidental death. The rider is available at issue ages 50 through 65, in benefit amounts equal to the face amount of the policy. Expires at age 80.