

Ultra-fast Processing. More Attractive Rates.
That's Impaired Risk Coverage From Fidelity Life.



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Fidelity Life Association is proud to offer Impaired Risk insurance that meets the needs of potential customers, and features a streamlined sales and approval process that is among the most convenient in the industry. All from a company that has the financial stability and security of an A.M. Best A- rating.*

No exams. No testing. No waiting.** And no processing delays. Issuance of a policy depends only on the answers to a few health questions. Thanks to our unique, web-based underwriting process, even prospects who have experienced difficulty getting insured can obtain 10-year term or whole life policies with face amounts up to \$250,000 in days, not months.

Fidelity Life Impaired Risk products even offer enhanced placement rates, quicker commission payments and less cumbersome administrative tracking that will greatly benefit you.

A Choice Of 10-Year Term Or Whole Life With Graded Death Benefit Coverage

- Each provides customers with health problems with some coverage immediately.
- Each provides full coverage starting in year 3.
- Each offers a variety of payment options and carries a \$50 commissionable fee.

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

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

Term Insurance

- Issued from ages 20 through 70 in amounts of \$10,000 through \$250,000, depending on age.
- Level premiums to age 80 or 20 years whichever is longer.
- At year 11, there is a **one-time** decrease in the face amount based on the original issue age; ages 20-29 to 80% of the original face amount, ages 30-39 to 70%, ages 40-49 to 60% and ages 50 and up 50%.

Issue Limits

Issue Age	Minimum	Maximum
20-45	\$25,000	\$250,000
46-55	\$20,000	\$200,000
56-65	\$15,000	\$100,000
66-70	\$10,000	\$50,000

Whole Life

- Issued from ages 20 through 75 in amounts of \$5,000 through \$100,000, depending on age.
- Level premiums for the life of the policy.
- Cash value accumulation.

Issue Limits

Issue Age	Minimum	Maximum
20-45	\$15,000	\$100,000
46-55	\$10,000	\$100,000
56-65	\$10,000	\$100,000
66-75	\$5,000	\$40,000

Coverage features for both term and whole life.

Graded Death Benefit

Graded Death Benefit 10-year term and whole life are "graded death benefit" policies. This means that the death benefit in the first two years is less than the full amount of insurance for which the customer applied. The death benefit "grades" in years one and two. In the third year the death benefit is equal to the full amount of coverage. The full death benefit will be paid in years one and two for accidental death. (For specific death benefits in years one and two see Death Benefit Charts)

Riders

Accelerated Death Benefit***

The insured may accelerate up to 50% of the death benefit if diagnosed by a physician to have a life expectancy of 12 months or less. This benefit is added at no additional cost.

*** Not available in all states.



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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.

ADB Premiums per \$1,000

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

Requirements For Eligibility (Both Term & Whole Life)

Prospective customers must be U.S. citizens or hold a permanent resident status (green card) and reside in the U.S. In addition, they must meet the following height and weight limits:

Height	Minimum	Maximum
4'8"	74	227
4'9"	76	231
4'10"	79	234
4'11"	82	238
5'0"	84	243
5'1"	87	248
5'2"	90	254
5'3"	93	262
5'4"	96	269
5'5"	99	276
5'6"	102	284
5'7"	105	293
5'8"	109	301
5'9"	112	309
5'10"	115	317
5'11"	118	325
6'0"	122	334
6'1"	125	342
6'2"	129	351
6'3"	132	361
6'4"	136	370
6'5"	139	380
6'6"	143	389

Potential customers must also be able to answer "No" to a simple and brief medical questionnaire for Term or Whole Life in order to qualify for either policy. Depending on age and amount of death benefit, routine telephone interviews may also be conducted. Fidelity Life reserves the right to order additional requirements if we feel they are necessary.

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Impaired Risk 10-Year Term Questionnaire

- 1) Have you, **within the past 10 years**, been diagnosed as having or been treated by a physician for:
 - a. HIV infection, Acquired Immune Deficiency Syndrome (AIDS) or AIDS-Related Complex (ARC)? YES NO
 - b. Alzheimer's disease (pre-senile dementia), memory loss or memory dysfunction?
 YES NO
 - c. Previous or planned organ or bone marrow transplant (except as a donor)?
 YES NO
- 2) Have you, **within the past 2 years**:
 - a. Been confined for 4 consecutive days or more to a hospital, nursing or rest home, extended care or special treatment facility or required the assistance of another person for dressing, eating, bathing, toileting or mobility, or do you use a walker or wheelchair, or do you use oxygen for breathing assistance, or have you been disabled for more than 30 days within the past 12 months?
 YES NO
 - b. Used controlled substances such as cocaine, heroin, narcotics, amphetamines, barbiturates or hallucinogens except as prescribed by a physician, or been treated for or advised by a physician to seek treatment for drug or alcohol use?
 YES NO
 - c. Had more than 3 moving violations or had more than one DUI (DWI) violation?
 YES NO
- 3) Have you, **within the past 2 years**, been diagnosed as having or been treated by a physician for:
 - a. Heart attack (myocardial infarction), coronary bypass surgery, stroke or TIA (Transient Ischemic Attack), multiple sclerosis, muscular dystrophy or kidney failure or dialysis?
 YES NO
 - b. Complications of diabetes, any form of melanoma, internal cancer, leukemia, cirrhosis, disease of the pancreas, chronic obstructive lung disease (COLD) or emphysema?
 YES NO
- 4) Except for vacations of 30 days or less, do you intend to travel outside of North America?
 YES NO

If the answers to all of the above are "NO", your client qualifies for this product.

Routine Telephone Interview Limits

Telephone interviews will be conducted with the Proposed Insured when the amount applied for is:

To age 55	\$100,000 or more
Age 56 to 65	\$50,000 or more
Age 66 to 70	\$35,000 or more

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Impaired Risk Whole Life Questionnaire

- 1) Have you, **within the past 10 years**, been diagnosed as having or been treated by a physician for:
 - a. HIV infection, Acquired Immune Deficiency Syndrome (AIDS) or AIDS-Related Complex (ARC)? YES NO
 - b. Alzheimer's disease (pre-senile dementia), memory loss or memory dysfunction?
 YES NO
 - c. Previous or planned organ or bone marrow transplant (except as a donor)?
 YES NO
- 2) Have you, **within the past 2 years**:
 - a. Been confined to a nursing or rest home, extended care or special treatment facility?
 YES NO
 - b. Used controlled substances such as cocaine, heroin, amphetamines, barbiturates or hallucinogens except as prescribed by a physician, or have you been treated for or been advised by a physician to seek treatment for drug or alcohol use?
 YES NO
 - c. Received or been prescribed radiation or chemotherapy for cancer or been on dialysis?
 YES NO
 - d. Been advised by a physician that your life expectancy is less than 24 months?
 YES NO
 - e. Had more than 3 moving violations or had more than one DUI (DWI) violations?
 YES NO
- 3) Do you require the assistance of another person for dressing, eating, bathing, toileting, or mobility, or have you been disabled for more than 30 days within the past 12 months?
 YES NO
- 4) Except for vacations of 30 days or less, do you intend to travel outside of North America?
 YES NO

If the answers to all of the above are "NO", your client qualifies for this product.

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Graded Death Benefit Term Life - Annual Premium per \$1,000

Age	Male	Female
20	11.00	7.00
21	11.26	7.11
22	11.47	7.25
23	11.64	7.42
24	11.80	7.67
25	12.00	8.00
26	12.00	8.06
27	12.05	8.19
28	12.24	8.39
29	12.55	8.66
30	13.00	9.00
31	13.27	9.50
32	13.70	10.07
33	14.29	10.70
34	15.05	11.35
35	16.00	12.00
36	16.63	12.68
37	17.37	13.34
38	18.19	13.95
39	19.08	14.51

Age	Male	Female
40	20.00	15.00
41	21.20	15.96
42	22.43	16.92
43	23.66	17.90
44	24.86	18.92
45	26.00	20.00
46	27.60	20.65
47	29.21	21.29
48	30.81	21.90
49	32.41	22.47
50	34.00	23.00
51	35.81	23.89
52	37.64	24.76
53	39.46	25.58
54	41.25	26.33
55	43.00	27.00
56	45.26	27.92
57	47.51	28.79
58	49.75	29.60
59	51.92	30.34

Policy Form Series F3001

Age	Male	Female
60	54.00	31.00
61	58.83	33.69
62	64.02	36.67
63	69.59	40.00
64	75.57	43.75
65	82.00	48.00
66	87.51	51.49
67	93.28	55.39
68	99.29	59.75
69	105.54	64.62
70	112.00	70.00
Age is calculated as "age last birthday."		
\$50.00 commissionable annual policy fee.		

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Female

Graded Death Benefit Term Life - Death Benefits per \$1,000

Policy Form Series F3001

Age	Yr 1	Yr 2	Yrs 3-10
20	21	44	1000
21	22	45	1000
22	22	45	1000
23	22	46	1000
24	22	46	1000
25	23	47	1000
26	23	47	1000
27	23	48	1000
28	23	48	1000
29	23	49	1000
30	24	50	1000
31	25	51	1000
32	25	52	1000
33	26	54	1000
34	27	56	1000
35	28	57	1000
36	28	59	1000
37	29	61	1000
38	30	62	1000
39	31	64	1000

Age	Yr 1	Yr 2	Yrs 3-10
40	31	65	1000
41	32	68	1000
42	34	70	1000
43	35	73	1000
44	36	75	1000
45	37	78	1000
46	38	80	1000
47	39	81	1000
48	40	83	1000
49	41	85	1000
50	41	86	1000
51	42	88	1000
52	43	90	1000
53	44	93	1000
54	45	94	1000
55	46	96	1000
56	47	99	1000
57	48	101	1000
58	49	103	1000
59	50	105	1000

Age	Yr 1	Yr 2	Yrs 3-10
60	51	107	1000
61	54	114	1000
62	58	121	1000
63	62	130	1000
64	67	140	1000
65	72	151	1000
66	76	160	1000
67	81	170	1000
68	86	181	1000
69	92	194	1000
70	99	207	1000

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Graded Death Benefit Whole Life - Annual Premium per \$1,000

Age	Male	Female
20	15.00	11.00
21	15.37	11.37
22	15.74	11.76
23	16.14	12.16
24	16.56	12.57
25	17.00	13.00
26	17.53	13.56
27	18.09	14.14
28	18.69	14.73
29	19.33	15.36
30	20.00	16.00
31	21.05	16.92
32	22.17	17.88
33	23.36	18.88
34	24.64	19.92
35	26.00	21.00
36	27.41	22.29
37	28.91	23.63
38	30.50	25.02
39	32.20	26.48

Age	Male	Female
40	34.00	28.00
41	35.78	29.28
42	37.67	30.61
43	39.67	32.01
44	41.77	33.47
45	44.00	35.00
46	45.85	36.45
47	47.77	37.97
48	49.76	39.56
49	51.84	41.24
50	54.00	43.00
51	56.37	44.62
52	58.85	46.32
53	61.44	48.11
54	64.15	50.00
55	67.00	52.00
56	69.60	53.61
57	72.29	55.30
58	75.09	57.10
59	77.99	58.99

Policy Form Series F3000

Age	Male	Female
60	81.00	61.00
61	85.12	63.62
62	89.47	66.42
63	94.05	69.40
64	98.89	72.59
65	104.00	76.00
66	107.20	76.60
67	110.45	77.22
68	113.72	77.85
69	117.00	78.50
70	118.00	79.00
71	125.00	83.88
72	132.45	89.18
73	140.41	94.94
74	148.92	101.20
75	158.00	108.00
Age is calculated as "age last birthday."		
\$50.00 commissionable annual policy fee.		

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Male

Graded Death Benefit Whole Life - Death Benefits per \$1,000

Policy Form Series F3000

Age	Yr 1	Yr 2	Yrs 3-10
20	31	65	1000
21	32	66	1000
22	32	67	1000
23	33	68	1000
24	33	69	1000
25	34	70	1000
26	34	72	1000
27	35	73	1000
28	36	75	1000
29	37	76	1000
30	37	78	1000
31	39	81	1000
32	40	84	1000
33	42	87	1000
34	43	90	1000
35	45	94	1000
36	47	97	1000
37	48	101	1000
38	50	105	1000
39	52	110	1000

Age	Yr 1	Yr 2	Yrs 3-10
40	55	114	1000
41	57	119	1000
42	59	124	1000
43	62	129	1000
44	64	134	1000
45	67	140	1000
46	69	145	1000
47	72	150	1000
48	74	155	1000
49	77	160	1000
50	79	166	1000
51	82	172	1000
52	85	179	1000
53	89	185	1000
54	92	192	1000
55	95	200	1000
56	99	206	1000
57	102	213	1000
58	105	221	1000
59	109	228	1000

Age	Yr 1	Yr 2	Yrs 3-10
60	113	236	1000
61	118	247	1000
62	123	258	1000
63	129	270	1000
64	135	282	1000
65	141	295	1000
66	145	304	1000
67	149	312	1000
68	153	321	1000
69	157	329	1000
70	158	332	1000
71	167	350	1000
72	176	369	1000
73	186	390	1000
74	196	412	1000
75	207	435	1000

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Female

Graded Death Benefit Whole Life - Death Benefits per \$1,000

Policy Form Series F3000

Age	Yr 1	Yr 2	Yrs 3-10
20	26	55	1000
21	27	56	1000
22	27	57	1000
23	28	58	1000
24	28	59	1000
25	29	60	1000
26	30	61	1000
27	30	63	1000
28	31	64	1000
29	32	66	1000
30	33	68	1000
31	34	70	1000
32	35	73	1000
33	36	75	1000
34	37	78	1000
35	39	81	1000
36	40	84	1000
37	42	88	1000
38	44	91	1000
39	45	95	1000

Age	Yr 1	Yr 2	Yrs 3-10
40	47	99	1000
41	49	102	1000
42	51	106	1000
43	52	109	1000
44	54	113	1000
45	56	117	1000
46	58	121	1000
47	60	125	1000
48	62	129	1000
49	64	133	1000
50	66	138	1000
51	68	142	1000
52	70	146	1000
53	72	151	1000
54	74	156	1000
55	77	161	1000
56	79	165	1000
57	81	169	1000
58	83	174	1000
59	85	179	1000

Age	Yr 1	Yr 2	Yrs 3-10
60	88	184	1000
61	91	191	1000
62	95	198	1000
63	98	206	1000
64	102	214	1000
65	106	223	1000
66	107	225	1000
67	108	226	1000
68	109	228	1000
69	110	229	1000
70	110	231	1000
71	116	243	1000
72	123	257	1000
73	130	272	1000
74	137	288	1000
75	146	306	1000

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Male

Graded Death Benefit Whole Life - Cash Values per \$1,000

Policy Form Series F3000

Age	Yr 5	Yr 10	Yr 20	Yr 30
20	9.00	34.00	105.00	209.00
21	10.00	36.00	111.00	219.00
22	10.00	38.00	117.00	229.00
23	11.00	40.00	122.00	239.00
24	12.00	43.00	129.00	249.00
25	13.00	46.00	135.00	260.00
26	14.00	49.00	141.00	271.00
27	16.00	52.00	148.00	282.00
28	17.00	55.00	155.00	294.00
29	18.00	58.00	162.00	305.00
30	20.00	61.00	170.00	317.00
31	21.00	64.00	178.00	330.00
32	22.00	68.00	186.00	342.00
33	24.00	71.00	194.00	355.00
34	25.00	75.00	203.00	367.00
35	27.00	79.00	212.00	380.00
36	29.00	83.00	221.00	393.00
37	30.00	87.00	230.00	406.00
38	32.00	91.00	239.00	419.00
39	34.00	95.00	249.00	433.00

Age	Yr 5	Yr 10	Yr 20	Yr 30
40	36.00	100.00	259.00	447.00
41	38.00	105.00	269.00	461.00
42	40.00	110.00	280.00	476.00
43	42.00	115.00	291.00	491.00
44	44.00	121.00	301.00	505.00
45	47.00	127.00	312.00	520.00
46	50.00	132.00	323.00	535.00
47	53.00	138.00	334.00	550.00
48	56.00	144.00	346.00	565.00
49	59.00	150.00	358.00	580.00
50	61.00	157.00	370.00	595.00
51	64.00	163.00	382.00	609.00
52	67.00	170.00	395.00	622.00
53	70.00	177.00	408.00	636.00
54	74.00	184.00	421.00	649.00
55	78.00	191.00	434.00	662.00
56	81.00	198.00	448.00	674.00
57	85.00	205.00	461.00	685.00
58	89.00	212.00	475.00	695.00
59	92.00	220.00	489.00	704.00
60	96.00	229.00	502.00	713.00

Age	Yr 5	Yr 10	Yr 20	Yr 30
61	100.00	238.00	515.00	720.00
62	106.00	248.00	529.00	728.00
63	112.00	260.00	542.00	735.00
64	119.00	271.00	556.00	741.00
65	127.00	283.00	569.00	747.00
66	135.00	295.00	581.00	752.00
67	144.00	308.00	592.00	756.00
68	152.00	320.00	602.00	760.00
69	160.00	333.00	611.00	764.00
70	170.00	345.00	619.00	766.00
71	179.00	357.00	625.00	768.00
72	188.00	368.00	631.00	769.00
73	197.00	378.00	636.00	770.00
74	207.00	389.00	640.00	771.00
75	216.00	399.00	643.00	772.00
76	224.00	407.00	645.00	772.00
77	231.00	415.00	646.00	772.00
78	238.00	421.00	647.00	772.00
79	244.00	425.00	646.00	772.00
80	250.00	427.00	644.00	772.00

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Female

Graded Death Benefit Whole Life - Cash Values per \$1,000

Policy Form Series F3000

Age	Yr 5	Yr 10	Yr 20	Yr 30
20	7.00	29.00	91.00	182.00
21	8.00	31.00	96.00	189.00
22	8.00	33.00	100.00	198.00
23	9.00	35.00	105.00	206.00
24	10.00	37.00	110.00	214.00
25	11.00	39.00	116.00	223.00
26	12.00	41.00	121.00	232.00
27	13.00	44.00	127.00	241.00
28	14.00	46.00	133.00	250.00
29	15.00	48.00	139.00	260.00
30	16.00	51.00	145.00	270.00
31	17.00	54.00	152.00	280.00
32	18.00	57.00	158.00	290.00
33	19.00	60.00	165.00	301.00
34	20.00	63.00	172.00	311.00
35	22.00	66.00	179.00	323.00
36	23.00	70.00	187.00	334.00
37	25.00	73.00	194.00	346.00
38	26.00	77.00	202.00	358.00
39	28.00	81.00	209.00	370.00

Age	Yr 5	Yr 10	Yr 20	Yr 30
40	30.00	84.00	217.00	383.00
41	31.00	88.00	225.00	396.00
42	33.00	92.00	234.00	409.00
43	35.00	96.00	242.00	422.00
44	37.00	100.00	251.00	435.00
45	39.00	105.00	260.00	449.00
46	41.00	109.00	270.00	463.00
47	43.00	113.00	280.00	477.00
48	45.00	118.00	290.00	492.00
49	47.00	122.00	300.00	506.00
50	49.00	127.00	311.00	521.00
51	51.00	132.00	322.00	536.00
52	54.00	137.00	334.00	551.00
53	56.00	143.00	345.00	565.00
54	58.00	149.00	357.00	580.00
55	61.00	155.00	370.00	594.00
56	64.00	161.00	382.00	608.00
57	67.00	168.00	395.00	621.00
58	70.00	175.00	409.00	634.00
59	74.00	182.00	422.00	646.00
60	77.00	190.00	436.00	657.00

Age	Yr 5	Yr 10	Yr 20	Yr 30
61	81.00	198.00	450.00	669.00
62	85.00	206.00	464.00	683.00
63	89.00	215.00	477.00	696.00
64	93.00	223.00	490.00	709.00
65	97.00	232.00	503.00	720.00
66	103.00	242.00	516.00	728.00
67	110.00	253.00	530.00	734.00
68	117.00	264.00	543.00	740.00
69	124.00	276.00	554.00	748.00
70	132.00	288.00	565.00	757.00
71	140.00	301.00	577.00	765.00
72	148.00	312.00	590.00	773.00
73	156.00	324.00	604.00	781.00
74	165.00	335.00	618.00	788.00
75	175.00	346.00	628.00	795.00
76	184.00	357.00	636.00	800.00
77	192.00	368.00	639.00	805.00
78	200.00	377.00	642.00	809.00
79	208.00	385.00	648.00	813.00
80	215.00	391.00	655.00	815.00

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Premium & Billing Options Policy Fee & Premium Calculation

There is a \$50.00 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.

For example, a 30-year-old male applying for \$10,000 Graded Death Benefit term life would be calculated as $\$13.00 \times 10 = \$130.00 + \$50.00 = \180.00 .

Billing Modes

Annual	Direct
Semi-Annual	Direct
Quarterly	Direct or Credit Card
Monthly	EFT

The credit card payment option may not be available in all states.

Modal Factors

Semi-Annual	.52
Quarterly	.30
Monthly	.087

To obtain the modal premium, multiply the total annual premium (including the policy fee) by the factor shown above. For example, if the total annual premium was \$180.00, the monthly premium would be $\$180.00 \times .087 = \15.66 .

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As a mutual company with an A- rating from A.M. Best,* Fidelity Life offers 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.

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- Unique web-based application and underwriting process—among the most convenient in the industry.
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* For the latest rating, access www.ambest.com

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