

Rapid Decision Express from Fidelity Life Association

Rapid Decision Express insurance is designed to make the entire application and approval process with Fidelity Life Association easy for you. With an A- (Excellent) rating from A.M. Best,¹ Fidelity Life Association offers financial strength and security. As an innovator, we offer the kind of flexibility and quickness-to-market that keeps you ahead of the curve in taking advantage of opportunities for success.

To learn more about our Rapid Decision Express or other Fidelity Life Association products and the advantages of being a Fidelity Life distributor, call **866-710-1013**. Or visit **www.FidelityLife.com** today.



Established 1896

Working with you, for life.

Fidelity Life Association

A Legal Reserve Life Insurance Company

www.FidelityLife.com

Fidelity Life Association is headquartered in Chicago, IL and is licensed in all states and the District of Columbia, except for WY and NY. Rapid Decision Express Form F4000 is not available in all states. Riders may be subject to underwriting approval. Certain exclusions in coverage apply. Our NAIC number is 63290.

¹ For the latest ratings, go to www.ambest.com.



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Rapid Decision Express

Product Features

- Level death benefit term life insurance renewable to age 95.
- Expires on the policy anniversary following the insured's 95th birthday.
- Choice of 10, 15, 20 or 30 year initial guaranteed level premium term periods.
- Guaranteed annual renewable term (ART) rates after initial level term until expiry.
- Commissionable policy fee of \$85.

Issue Limits (Age last birthday)

Term	Issue Age	Minimum	Maximum
10-year	18–65	\$25,000	\$250,000
15-year	18–60	\$25,000	\$250,000
20-year	18–55	\$25,000	\$250,000
30-year	18–45	\$25,000	\$250,000

Premium classes available

- Male/Female
- Standard Non-Nicotine and Standard Nicotine

Riders Available

- Dependent Child Rider—up to \$25,000 for eligible dependents. Expires at child's age 23 or Insured's age 65, whichever is earlier.
- Accidental Death Benefit Rider: Issued ages 20–65. Benefit amounts between \$25,000 and \$250,000 available. Rider expires at age 80.

Underwriting Approach

- Rapid Decision Express will be underwritten on a simplified issue, accept/reject basis.
- Answers to the questions will be independently verified through MIB, Rx and MVR database checks.

Rapid Decision Express Unisex Build Chart*							
Height	Inches	Min	Max	Height	Inches	Min	Max
4' 8"	56	81	169	5' 10"	70	126	264
4' 9"	57	84	175	5' 11"	71	130	272
4' 10"	58	87	181	6' 0"	72	133	280
4' 11"	59	90	188	6' 1"	73	137	288
5' 0"	60	93	194	6' 2"	74	141	295
5' 1"	61	96	201	6' 3"	75	145	304
5' 2"	62	99	207	6' 4"	76	148	312
5' 3"	63	102	214	6' 5"	77	152	320
5' 4"	64	105	221	6' 6"	78	156	328
5' 5"	65	109	228	6' 7"	79	160	337
5' 6"	66	112	235	6' 8"	80	164	345
5' 7"	67	115	242	6' 9"	81	168	354
5' 8"	68	119	249	6' 10"	82	173	363
5' 9"	69	122	257	6' 11"	83	177	372

Note: This product is not for sale in all states, please check the State Availability Chart for the most up-to-date information.

Does your Customer Qualify?

Answering the below questions, does not guarantee a policy will be approved.

Customer must answer "YES" to these questions.

- Are you a legal U.S. resident and have you resided in the U.S. for more than 2 years?

Customer must answer this question.

- In the past 12 months have you used any form of tobacco, nicotine or nicotine products? If YES, Standard Nicotine rates apply. If NO, Standard Non-Nicotine rates apply.

Customer must answer "NO" to these questions.

- Have you been diagnosed as having AIDS (Acquired Immunodeficiency Syndrome) or ARC (AIDS Related Complex) or tested positive for HIV (Human Immunodeficiency Virus)?
- Are you waiting for a diagnosis or have you been advised to have a surgical operation, diagnostic test or medical or mental evaluation that has not yet been completed?
- Have you requested or received any Worker's Compensation or Social Security disability benefits?
- Do you currently take more than 2 prescription medications for pain; or do you consume, on average, more than 3 alcoholic beverages per day?
- In the past 10 years, have you received any treatment, medical advice or consultation for; been diagnosed with or required follow-up for: diabetes or elevated blood sugar; cancer (excluding basal cell or squamous cell carcinoma of the skin); stroke, transient ischemic attack (TIA or mini-stroke); emphysema; chronic bronchitis or chronic lung disease; major depression or anxiety that required psychiatric treatment; bipolar disease or mood disorder; schizophrenia, Alzheimer's disease, dementia, rheumatoid arthritis, paralysis; any degenerative muscle or nerve disease or disorder; alcohol or drug abuse; OR any disease or disorder of the following: heart, aorta, coronary arteries, peripheral vascular system, blood, liver pancreas, kidney (other than kidney stones), brain or connective tissue?
- In the past 2 years, have you been hospitalized or evaluated in an emergency room or immediate care center for a chronic illness requiring ongoing treatment or care by a physician; OR have you participated in any hazardous activities or extreme sports?
- Have you, within the past 5 years, been convicted of or pled guilty or no contest to a felony, misdemeanor, reckless driving, DUI or DWI; or been incarcerated or served in a probation or parole program or do you have criminal charges pending?

Quoting Rapid Decision Express

- Via the "For Agents" link at www.FidelityLife.com (www.FidelityLife.com/agents/agents.asp/) Click on the "Online Calculator"
- Via Rapid App Demo link or Agents Rapid App link, Click on the "Quick Quote" icon (<https://sec.fidelitylife.com/prod/quote/>)

Application

Applications must be submitted online via Fidelity Life Rapid App system. No paper applications are available for RD Express. Use our fast and efficient online application process to get your clients covered today.