

# Rapid Decision Senior Life

## Term & Whole Life from Fidelity Life Association

### Product, New Business and Underwriting Guide



Established 1896

**Working with you, for life.**

[www.FidelityLife.com](http://www.FidelityLife.com)

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# Rapid Decision Senior Life Term & Whole Life

from Fidelity Life Association

Fidelity Life Association is proud to offer Rapid Decision Senior Life Term and Rapid Decision Senior Life Whole Life within our portfolio of Rapid Decision products. A competitively priced graded portfolio available in face amounts up to \$150,000, these products are designed to meet the needs of individuals ages 50-85. Term lengths of 10, 20 and 30 years give a wide range of options to customers. The whole life plan provides a great final expense solution.

As with our other Rapid Decision products, Rapid Decision Senior Life features a streamlined sales and approval process that is among the most convenient in the industry. There are no exams<sup>1</sup>, no testing<sup>1</sup>, no waiting and no processing delays. Approval of a policy depends on the answers to a few health questions and results from database sources. Thanks to our unique, web-based underwriting process, policies can be issued in as little as 24-48 hours.

- Provides customers with partial coverage immediately.
- Provides full coverage starting in year 4.
- Offers a variety of payment options.
- \$50 commissionable policy fee.
- Premium class—standard.
- Convertibility—not applicable.
- All features or products are not available or applicable in all states.



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A Legal Reserve Life Insurance Company

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

# Rapid Decision Senior Life

## Term\*

- Issued from ages 50 through 70 with 10, 20, and 30-year terms.
- Guaranteed level premiums for the life of the policy.
- Premiums are level for the life of the policy, which for the 10-year term is to age 80 or 20 years whichever is longer, for the 20-year term is to age 80 or 25 years whichever is longer and for the 30-year term is for 35 years.
- 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%.

## Term Issue Limits

10-Year Term	
Issue Age	Face Amounts
50-55	\$10,000-\$150,000
56-65	\$10,000-\$100,000
66-70	\$10,000-\$50,000
20-Year Term	
Issue Age	Face Amounts
50-55	\$10,000-\$150,000
56-65	\$10,000-\$100,000
30-Year Term	
Issue Age	Face Amounts
50-55	\$10,000-\$150,000
56-60	\$10,000-\$100,000

## Whole Life\*

- Issued from ages 50 through 85.
- Guaranteed level premiums and face amounts for the life of the policy.
- Cash value accumulation.
- Matures at age 121.

## Whole Life Issue Limits

Whole Life Issue Limits	
Issue Age	Face Amounts
50-55	\$10,000-\$150,000
56-65	\$10,000-\$100,000
66-75	\$10,000-\$50,000
76-85	\$10,000-\$25,000

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

# Underwriting

The Rapid Decision Senior Life products have 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.

## 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.

## Occupations

Travel by missionaries (and related religious activities), diplomats, journalists, archeologists, geologists, volunteer and foreign aid workers who travel outside the United States will not be considered. Military and U.S. State Department personnel may be considered on an individual basis.

## 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.

## Application Questionnaire

ALL questions must be answered "No" to qualify.

- 1) Have you been diagnosed as having or been treated by a physician for:
  - a. Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC)?  YES  NO
  - b. Alzheimer's disease (dementia), Amyotrophic Lateral Sclerosis (ALS), mental retardation or Down's Syndrome or do you require the assistance of another person for dressing, bathing, toileting, or mobility or do you use an oxygen tank?  YES  NO
- 2) Have you, within the past 2 (two) years:
  - a. Been diagnosed or received treatment for a heart attack (myocardial infarction) or stroke (cerebral vascular accident)?  YES  NO
  - b. Had or are now awaiting an organ or bone marrow transplant (except as a donor)?  YES  NO
  - c. Been diagnosed with cancer, received or been prescribed radiation or chemotherapy or have you received or been prescribed dialysis?  YES  NO
  - d. Been confined to or been advised by a licensed medical professional to be admitted to, a nursing home, hospice, extended care or special treatment facility or are you now hospitalized?  YES  NO
  - e. Used controlled substances such as cocaine, heroin, amphetamines, barbiturates or hallucinogens except as prescribed by a physician or been treated for or been advised by a physician to seek treatment for drug or alcohol use?  YES  NO
  - f. Been advised by a licensed medical professional that your life expectancy is less than 24 months?  YES  NO
  - g. Had more than one DUI (DWI) violation, been convicted of a felony or are you now on probation?  YES  NO

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](mailto:und@fidelitylife.com).

RD Senior Life Term and Whole Life Height and Weight Limits			
Height	Minimum Weight	Maximum Weight for over \$100,000	Maximum Weight for \$100,000 or less
4' 8"	74	227	330
4' 9"	76	231	334
4' 10"	79	234	337
4' 11"	82	238	341
5' 0"	84	243	346
5' 1"	87	248	351
5' 2"	90	254	357
5' 3"	93	262	365
5' 4"	96	269	372
5' 5"	99	276	379
5' 6"	102	284	387
5' 7"	105	293	396
5' 8"	109	301	404
5' 9"	112	309	413
5' 10"	115	317	420
5' 11"	118	325	428
6' 0"	122	334	437
6' 1"	125	342	445
6' 2"	129	351	454
6' 3"	132	361	464
6' 4"	136	370	473
6' 5"	139	380	483
6' 6"	143	389	492
6' 7"	146	397	500
6' 8"	150	404	507
6' 9"	154	412	515

## Accidental Death Benefit Rider (optional)

This rider pays a benefit in the event of accidental death. ADB rider cost is \$1.00 per thousand. The rider is available at issue ages 50–65 in benefit amounts up to \$150,000. Expires at age 80.

## Premium Calculation

The age to use in calculating the premium is the age at the last birthday. Annual premium calculation is the rate per \$1,000 times the face amount in \$1,000's plus the policy fee. There is a \$50.00 commissionable annual policy fee.

Example:

For a 60-year old male applying for \$50,000 of coverage, the Rapid Decision Senior Life 10-year term would be calculated at  $\$40.70 \times 50 = \$2,035 + \$50.00 = \$2,085.00$

## Modal Factors

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

## 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

# RD Senior Life Term Annual Premiums (rates per \$1,000)

## Policy Form F3211

10-Year Term		
Issue Age	Male	Female
50	25.26	14.82
51	26.79	15.45
52	28.32	16.08
53	29.85	16.71
54	31.38	17.34
55	32.89	17.99
56	34.45	18.62
57	36.01	19.25
58	37.57	19.88
59	39.13	20.51
60	40.70	21.15
61	43.20	22.58
62	45.70	24.01
63	48.20	25.44
64	50.70	26.87
65	53.21	28.29
66	56.70	30.67
67	60.19	33.05
68	63.68	35.43
69	67.17	37.81
70	70.68	40.17

## Policy Form F3221

20-Year Term		
Issue Age	Male	Female
50	28.92	17.01
51	30.87	17.96
52	32.82	18.91
53	34.77	19.86
54	36.72	20.81
55	38.65	21.77
56	41.43	23.22
57	44.21	24.67
58	46.99	26.12
59	49.77	27.57
60	52.53	29.00
61	56.05	31.35
62	59.57	33.70
63	63.09	36.05
64	66.61	38.40
65	70.12	40.75

## Death Benefits for RD Senior Life Term

### 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. The death benefit is reduced by 50% at the end of the initial term period upon initial renewal with no further reduction, remaining level until the policy expires. Death benefits expire the later of age 80 or 20 years for the 10 year term; 25 years for the 20 year term; and 35 years for the 30 year term.

## Policy Form F3231

30-Year Term		
Issue Age	Male	Female
50	34.94	21.40
51	37.65	23.07
52	40.36	24.74
53	43.07	26.41
54	45.78	28.08
55	48.49	29.73
56	51.49	31.67
57	54.49	33.61
58	57.49	35.55
59	60.49	37.49
60	63.49	39.41

### Modal Factors

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

# RD Senior Life Whole Life Annual (rates per \$1,000)

# Premiums & Cash Values

## Policy Form F3200

Whole Life		
Issue Age	Male	Female
50	47.13	34.46
51	49.63	35.93
52	52.17	37.41
53	54.74	38.92
54	57.35	40.43
55	60.00	41.95
56	62.81	43.64
57	65.57	45.31
58	68.28	46.97
59	70.93	48.60
60	73.53	50.22
61	76.71	52.07
62	79.89	53.93
63	83.08	55.79
64	86.26	57.65
65	89.44	59.51
66	94.20	63.05
67	98.96	66.59
68	103.71	70.14
69	108.47	73.68
70	113.23	77.22
71	118.12	81.28
72	123.01	85.39
73	127.91	89.55
74	132.82	93.75
75	137.75	98.00
76	147.13	104.49
77	156.51	110.99
78	165.85	117.48
79	175.19	124.00
80	184.49	130.50
81	200.32	142.92
82	216.58	155.82
83	233.28	169.21
84	250.42	183.07
85	268.00	201.00

## Death Benefits for RD Senior Life Whole Life

### 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.

## Cash Values (per \$1,000)

Issue Age	Male				Female			
	Year 5	Year 10	Year 20	Year 30	Year 5	Year 10	Year 20	Year 30
50	68	165	377	595	55	135	320	525
51	71	171	389	608	57	140	331	540
52	74	178	401	621	60	146	342	554
53	78	185	414	634	63	152	354	568
54	82	192	427	647	66	158	365	581
55	86	200	440	659	69	164	377	594
56	90	207	453	670	72	171	390	608
57	94	214	466	681	76	178	403	621
58	99	222	479	690	79	185	416	633
59	103	231	493	699	83	193	429	644
60	109	241	507	708	87	201	442	655
61	116	252	521	716	92	209	456	666
62	123	263	534	723	96	217	469	679
63	130	275	547	730	101	226	482	692
64	138	287	560	736	107	236	496	705
65	147	299	573	741	114	247	509	715
66	156	311	585	746	121	257	523	724
67	165	324	596	750	128	268	536	729
68	174	337	605	754	136	280	548	735
69	183	349	614	758	144	292	559	742
70	193	362	622	760	152	304	570	750
71	204	374	629	762	161	317	581	758
72	215	387	635	764	170	329	595	766
73	226	398	641	765	180	341	608	774
74	238	410	646	767	190	353	621	781
75	249	422	650	768	200	365	632	787
76	260	432	653	770	211	377	639	793
77	271	442	655	771	221	388	644	798
78	281	450	658	772	232	399	648	802
79	292	458	660	773	242	409	655	806
80	303	464	660	775	253	418	663	809
81	312	468	659	775	263	428	670	811
82	319	471	657	775	272	440	677	812
83	325	473	656	776	281	453	684	813
84	330	474	654	776	288	466	691	815
85	333	474	653	776	295	476	697	817

## Modal Factors

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

## Submitting Applications

### Mail

Send paper applications to the following address:  
Fidelity Life Association, P.O. Box 5030, Des Plaines, IL 60017

### Overnight

Send paper applications to the following address:  
Fidelity Life Association, 8700 W. Bryn Mawr, Ste. 900S,  
Chicago, IL 60631

### Fax

Fax applications 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)

### E-mail

E-mail applications to the following e-mail address  
(do **NOT** also "mail" the paper application when e-mailing an application):  
[newapplications@FidelityLife.com](mailto:newapplications@FidelityLife.com)

### 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

Mailed applications may be accompanied by an initial premium check for the first modal premium due.<sup>2</sup> 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 commence after initial premium is received and applied.

<sup>2</sup> If initial draft from bank or credit card is not desired, please note on application.

## 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](mailto:und@FidelityLife.com)  
E-Fax (866) 947-8734  
Fidelity Life Website [www.FidelityLife.com](http://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](mailto:newbus@FidelityLife.com)

Policyowner Services    [pos@FidelityLife.com](mailto:pos@FidelityLife.com)

Agency/Marketing      [agency@FidelityLife.com](mailto: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](http://www.FidelityLife.com).



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[www.FidelityLife.com](http://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 Form s 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.

\* For the latest A. M. Best rating, go to [www.ambest.com](http://www.ambest.com)