

# Rapid Decision Senior Life

## Term & Whole Life from Fidelity Life Association

### Product, New Business and Underwriting Guide



Established 1896

**Innovation Is Our Policy®**

[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.



Established 1896

Innovation Is Our Policy<sup>®</sup>

Fidelity Life Association,  
A Legal Reserve Life Insurance Company

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

<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 or received treatment for cancer or received or been prescribed radiation, chemotherapy or 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         | 49.22  | 35.75  |
| 52         | 51.32  | 37.04  |
| 53         | 53.42  | 38.34  |
| 54         | 55.52  | 39.63  |
| 55         | 57.62  | 40.92  |
| 56         | 60.80  | 42.78  |
| 57         | 63.98  | 44.64  |
| 58         | 67.17  | 46.50  |
| 59         | 70.35  | 48.36  |
| 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         | 117.99 | 80.76  |
| 72         | 122.75 | 84.30  |
| 73         | 127.50 | 87.85  |
| 74         | 132.26 | 91.39  |
| 75         | 137.02 | 94.93  |
| 76         | 146.51 | 101.18 |
| 77         | 156.01 | 107.44 |
| 78         | 165.50 | 113.69 |
| 79         | 175.00 | 119.95 |
| 80         | 184.49 | 126.20 |
| 81         | 196.82 | 134.36 |
| 82         | 209.15 | 142.51 |
| 83         | 221.48 | 150.67 |
| 84         | 233.81 | 158.82 |
| 85         | 246.14 | 170.00 |

## 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        | 66     | 161     | 373     | 596     | 53     | 131     | 314     | 523     |
| 51        | 69     | 168     | 385     | 611     | 56     | 136     | 325     | 538     |
| 52        | 73     | 175     | 398     | 624     | 58     | 142     | 337     | 553     |
| 53        | 76     | 182     | 412     | 638     | 61     | 148     | 349     | 568     |
| 54        | 80     | 190     | 425     | 651     | 64     | 154     | 361     | 582     |
| 55        | 85     | 197     | 439     | 664     | 67     | 160     | 374     | 596     |
| 56        | 89     | 204     | 452     | 676     | 71     | 167     | 387     | 610     |
| 57        | 93     | 212     | 466     | 687     | 74     | 174     | 400     | 624     |
| 58        | 98     | 220     | 480     | 698     | 78     | 182     | 413     | 637     |
| 59        | 102    | 229     | 494     | 707     | 82     | 190     | 427     | 649     |
| 60        | 108    | 239     | 509     | 716     | 86     | 198     | 441     | 660     |
| 61        | 115    | 250     | 523     | 725     | 90     | 206     | 456     | 673     |
| 62        | 122    | 262     | 537     | 733     | 95     | 215     | 470     | 686     |
| 63        | 129    | 274     | 551     | 740     | 100    | 224     | 483     | 700     |
| 64        | 138    | 286     | 565     | 747     | 106    | 234     | 497     | 713     |
| 65        | 146    | 299     | 578     | 752     | 113    | 245     | 511     | 724     |
| 66        | 155    | 312     | 591     | 758     | 120    | 256     | 525     | 733     |
| 67        | 165    | 325     | 602     | 762     | 127    | 267     | 539     | 740     |
| 68        | 174    | 338     | 613     | 767     | 135    | 279     | 552     | 745     |
| 69        | 184    | 351     | 622     | 771     | 143    | 292     | 564     | 754     |
| 70        | 194    | 365     | 630     | 773     | 152    | 305     | 575     | 762     |
| 71        | 205    | 377     | 638     | 775     | 161    | 318     | 587     | 771     |
| 72        | 217    | 390     | 644     | 777     | 170    | 331     | 601     | 779     |
| 73        | 228    | 403     | 650     | 779     | 180    | 343     | 616     | 787     |
| 74        | 240    | 415     | 656     | 781     | 191    | 356     | 629     | 795     |
| 75        | 252    | 427     | 660     | 783     | 202    | 368     | 641     | 802     |
| 76        | 263    | 438     | 664     | 784     | 213    | 381     | 649     | 808     |
| 77        | 274    | 448     | 667     | 786     | 224    | 393     | 654     | 813     |
| 78        | 285    | 457     | 669     | 787     | 234    | 404     | 658     | 818     |
| 79        | 297    | 465     | 671     | 789     | 245    | 414     | 665     | 822     |
| 80        | 308    | 472     | 672     | 790     | 257    | 424     | 674     | 825     |
| 81        | 318    | 477     | 672     | 791     | 268    | 435     | 682     | 828     |
| 82        | 327    | 481     | 671     | 792     | 280    | 449     | 691     | 830     |
| 83        | 335    | 485     | 671     | 794     | 291    | 464     | 699     | 832     |
| 84        | 343    | 488     | 670     | 795     | 301    | 479     | 707     | 834     |
| 85        | 348    | 490     | 670     | 796     | 309    | 490     | 714     | 836     |

## 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).



Established 1896

**Innovation Is Our Policy®**

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A Legal Reserve Life Insurance Company

[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)