

# Impaired Risk Administration Guide

## Graded Death Benefit Whole Life & Graded Death Benefit 10-Year Term



### Licensing & Contracting

#### Forms Required for Agent Contracting

1. Producer Application Form
2. Producer Commission Authorization Form
3. Direct Deposit of Commissions Form (not required)
4. Taxpayer ID Form

Note: Fidelity Life contracts General Agents only. All agent agreements are between the agent and GA.

#### Forms Required for Associate General Agent Contracting

1. Associate General Agent Agreement
2. General Agent Application Form
3. Associate General Agent Commission Authorization Form
4. Direct Deposit of Commissions Form (not required)
5. Taxpayer ID Form

#### Appointment Fees

When an appointment is submitted with the life application, Fidelity Life will pay the appointment fee. If an agent is seeking pre-appointment, the appointment fee will be paid by the agent.

For agents and General Agents who have issued a policy within the previous 12 months, Fidelity Life will pay the appointment renewal fee. For agents and General Agents who have not issued a case in the past 12 months, the appointment will typically be terminated unless paid by the GA or agent.

#### Code Number

Code numbers will be assigned when the GA and agent are appointed with Fidelity Life.

#### Commissions

Commissions will be paid bi-weekly.

#### Forms/Supplies And State Product Approvals

Visit our website: [www.FidelityLifeAssociation.com](http://www.FidelityLifeAssociation.com) or [www.fla-life.com](http://www.fla-life.com)

### Underwriting

The Graded Death Benefit products have been designed for customers who are in less-than-perfect health but who have a life expectancy of several years. The products are not suited to 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 must hold permanent resident status (green card) and must reside in the United States.
2. All applications will be underwritten. In addition to the application questions we will routinely obtain MIB, Pharmacy and MVR data.
3. Although we anticipate that additional evidence will be rare, in addition to the routine telephone interviews (see age and amount requirements under the product) we reserve the right to request additional evidence of insurability on any case.

### Business Written Across State Borders

In cases where an application is taken outside the applicant's state of residence it should be accompanied by an explanation as to why the sale was made in another state. If the explanation is in compliance with all state regulations and other laws, Fidelity Life will process the case. If not, the application will be rejected.

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### Foreign Travel

The factors that affect consideration of applicants who plan foreign travel can change very quickly. These guidelines are not a substitute for common sense. The current political, environmental, military, criminal and health factors for each country or area where travel is contemplated must be considered.

The following guidelines apply to U.S. citizens traveling abroad. Permanent Residents (green card holders) will be considered only if proposed travel is to A+ or A areas only.

### Foreign Travel Defined

- a. A single trip for vacation of 30 days or less.
- b. Business travel totaling not more than 90 days per year and not more than four weeks at a time.
- c. Longer periods of travel will be classified as Foreign Residence and will be reviewed.

### Occupations

Travel by Missionaries (and related religious activities), Diplomats, Journalists, Archeologists, Geologists, Volunteer and Foreign Aid workers will not be considered. Military and U.S. State Department personnel may be considered on an individual basis.

### Vacation

Travel to resort destinations is usually acceptable. The same holds true for cruise ships which have ports of call in areas of moderate concern.

Visits to family are not considered as true vacation travel and will be handled strictly in accordance with the area classification.

### Foreign Nationals

The standard requirement for our business is that the Proposed Insured must be a U.S. citizen, living in the United States or a Permanent Resident (green card holder) living in the United States.

### Temporary Residents

In general, applicants living in the United States on a basis of a visa cannot be considered.

### Home Office Contacts

Toll-free (877) 704-6279

Switchboard (630) 522-0392

### General E-mail:

New Business  
Policy Owner Services  
Agency/Marketing

[newbus@fla-life.com](mailto:newbus@fla-life.com)  
[pos@fla-life.com](mailto:pos@fla-life.com)  
[agency@fla-life.com](mailto:agency@fla-life.com)

### New Business:

Phone: (877) 704-6279

Fax: (866) 375-8175

### Mail and Courier:

#### Mailing Address

Fidelity Life Association

P. O. Box 9269

Oak Brook, IL 60522-9269

#### Courier Address

Fidelity Life Association

1211 West 22nd Street, Suite 209

Oak Brook, IL 60523

### Additional Contacts:

#### New Business, Policy Issue & POS

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#### Underwriting

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