

Fidelity Life Association, the company that revolutionized middle market underwriting with our Rapid Decision process, now offers Rapid Decision Mortgage Term, the fastest, easiest way to help members of America's largest homeowner segment protect their most valuable asset.

- RD Mortgage Term is fully-underwritten, so we can offer lower rates than the simplified issue products typical of the mortgage market.
- Fidelity Life is the *only* company issuing up to \$500,000 in coverage without a medical exam.
- Terms can be underwritten up to 40 years—the maximum available anywhere.



Established 1896

**Innovation Is Our Policy<sup>SM</sup>**

Fidelity Life Association,  
A Legal Reserve Life Insurance Company

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

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Not For Distribution  
To The General Public

Fidelity Life Association is headquartered in Oak Brook, IL and is licensed in all states and the District of Columbia except for WY and NY. Rapid Decision Mortgage Term (Policy Form F3800) and the optional riders are not available in all states. A two-year suicide exclusion and contestability apply (one year in some states). All applications are subject to underwriting approval. Our NAIC number is 63290.

M3800 August 2007

**Faster Approvals.  
Better Coverage.  
That's Rapid Decision  
Mortgage Term From  
Fidelity Life.**



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## Faster Approvals = Quicker Commissions

Since 1896, we've focused on catering to the needs of Middle Americans. And, thanks to Fidelity Life's innovative Rapid Decision process, it's now more profitable than ever to write middle market cases for homeowners who have taken out or refinanced a mortgage in the last 13 months.

Our technologically advanced, web-based underwriting lets you get approvals in minutes or hours, not weeks or months. Applications and answers to health questions can be completed electronically. MIB, Pharmacy and MVR records are reviewed and, if the information is consistent, policies can be issued in 24 to 48 hours\*.

With less administrative tracking and commissions paid on a weekly basis, the benefits of Rapid Decision speak for themselves in terms of productivity and profitability.

## Better Coverage = A More Attractive Product

While most mortgage insurers set a maximum coverage limit at \$300,000 on their term policies, Fidelity Life Association is the only company issuing mortgage coverage up to \$500,000 depending on age without a medical exam—an amount more in keeping with today's escalating home values.

Rapid Decision Mortgage Term can be issued for guaranteed level premium periods of 15, 20, 30 — even 40 years. And its value to customers can be further enhanced by the inclusion of any number of optional riders.\*\*

These are exceptional terms for a fully-underwritten product backed by the financial strength and security of an A- (Excellent) rating from A.M. Best.\*\*\*

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

Issue Limits		
Issue Age	Minimum	Maximum
16-45	\$50,000	\$500,000
46-55	\$50,000	\$200,000
56-65	\$25,000	\$100,000
Over 65	\$10,000	\$25,000

Issue Ages		
Term Period	Non-Nicotine	Nicotine
15-Year	16-70	16-65
20-Year	16-65	16-60
30-Year	16-50	16-45
40-Year	16-40	16-35

### Rates

Unisex rates with Select Non-Nicotine, Standard Non-Nicotine, and Standard Nicotine classes are available.

### Optional Riders\*\*

#### Accident Disability Income

Pays a monthly disability income benefit not to exceed the lower of 2% of the policy face or \$2,000, not to exceed the monthly mortgage payment. Can be issued through age 60. Terminates automatically at the policy anniversary following the insured's 65th birthday.

#### Waiver of Premium on Involuntary Unemployment

Waives the total plan premium for up to 15 months if the insured becomes involuntarily unemployed. Subject to a 6-month waiting period and a 60-day elimination period with benefits paid retroactively. Issue ages are 18-57.

#### Accelerated Death Benefit

Beginning in policy year 3, provides for an advance payment of up to 50% of the death benefit if the insured is diagnosed by a physician to have a life expectancy of 12 months or less. Death benefits are reduced by the advance plus interest.

### Waiver of Premium

Waives premiums during a period of total disability as defined in the policy. Expires at age 60. There is a 6-month waiting period.

### Dependent Child

Children of primary insureds aged 19 to 60 who are 15 days to 18 years old are eligible for coverage from \$5,000 to \$20,000. Coverage ceases when the child reaches age 23 or the insured reaches age 60 or the policy terminates.

### Accidental Death Benefit

Available at issue ages 20 through 65 in benefit amounts equal to the face amount of the policy. Maximum ADB limit is \$300,000.

### Return of Premium

This rider allows the insured to receive a percentage of premiums back (up to 100%) at the end of the full policy term.

### Other Insured

This rider provides term life coverage for an additional person such as a spouse not to exceed the face amount of the base policy. Rider term length must match the base policy and is convertible to an individual policy at any time up to 60 days following the death of the named insured or the expiration of the base policy. Rider is convertible to any permanent policy offered by Fidelity Life for such purpose up to age 65.

### Innovation That Is Fidelity Life

RD Mortgage Term is one more example of the innovation that is the hallmark of Fidelity Life. The kind of innovation that can help you build business and increase profitability by keeping you at our industry's leading edge. For more information about Fidelity Life and our portfolio of products, call Sales/Marketing at 1-866-710-1013 or visit [www.FidelityLife.com](http://www.FidelityLife.com)

\*\* Not all riders available in all states.

\*\*\* For the latest rating, access [www.ambest.com](http://www.ambest.com)