



**Fast and Easy:
That's Rapid
Decision Term
From Fidelity Life.**





Rapid Decision Term Life, For The Long-Term

Rapid Decision Term Life insurance is designed to make the entire application and approval process with Fidelity Life easy for you. That is innovation born from over 100 years of experience protecting the families of Middle America.

When you shop for term life insurance, have a look at Fidelity Life. We offer vast industry experience, competitive rates, quality service and one of the most convenient application and approval processes in the industry to the people who make up the backbone of our country.

People just like you.

High Tech Gets A High Five

Today, everyone expects “new and improved” from every consumer product — we understand this idea.

That’s why, when you need the life insurance products that are just right for you, we offer you coverage that is the result of modern technology used to streamline the application and approval process.



By getting our information online, we virtually eliminate embarrassing exams, invasive tests and tedious delays.* Utilizing the Internet and the active involvement of our underwriters, the application and approval process has been streamlined to allow you to obtain coverage from Fidelity Life in *days*, not months. Standard policy issuance depends only on the answers to a few health questions during the underwriting process.

The Terms Of Our Rapid Decision Term Life

FidelityLife’s Rapid Decision Term product provides guaranteed level premium periods of 5, 10, 15, 20 or 30 years for people from ages 16 to 75, with benefits up to \$300,000, depending on age.

An Accelerated Death Benefit feature is also part of the policy, at no additional cost to you.** Accelerated Death Benefit is a policy rider that 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.

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

**Not available in all states.



Optional Riders

You can also add custom rider options like Waiver of Premium, Dependent Child Coverage and Accidental Death Benefit.

- Waiver of Premium Rider pays the policy premium if the insured becomes disabled and is available for those ages 20 to 55. There is a 6-month retroactive waiting period.
- Dependent Child Rider offers children of the primary insured (aged 19 to 60 years), who are 15 days to 18 years old, coverage from \$5,000 to \$25,000. Coverage ceases when the child reaches age 23 or when the primary insured reaches age 65, or the policy terminates, whichever comes first.
- The Accidental Death Benefit is a rider that pays a benefit in the event of accidental death. The rider is available at issue ages 20 through 65 in benefit amounts equal to the face amount of the policy.

Peace-of-Mind With Fidelity Life

Fidelity Life is a Mutual Legal Reserve Company, so you will join thousands of other policy holders as an owner of our company. And you will benefit from the financial strength and security of our A- (Excellent) rating from A.M. Best.***



Rapid Decision Term; Innovation With You In Mind

At Fidelity Life, we are dedicated to providing a customer experience unique in the industry today. Our Rapid Decision Term combines the speed of our Rapid Decision process, flexible product features and riders, and the solid financial ratings that allow us to offer you one of the best insurance values available today.

To learn more about Rapid Decision Term, contact your Fidelity Life representative or go to FidelityLife.com. You'll be glad you did.



Established 1896

Innovation Is Our PolicySM

Fidelity Life Association,
A Mutual Legal Reserve Company

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***For the latest rating, access www.ambest.com

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