

DECLINED \$250,000

- ✓ Graded Death Benefit 10 Year Term &
Graded Death Benefit Whole Life....
100% Death Benefit Beginning 3rd Year.
- ✓ Face Amounts Up To \$250,000
- ✓ Issued Ages 20-75
- ✓ No Routine Medical Requirements
(No Exam, No APS, No EKG and No Blood Test)
- ✓ Accept/Reject Depends on Answers
To The Health Questions.
- ✓ No Lengthy Approval Process
- ✓ AM Best Rated A- ("Excellent")

 **FIDELITYLIFE**
Established 1896

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M3005

Graded Death Benefit 10-Year Term & Graded Death Benefit Whole Life From Fidelity Life.



Fidelity Life Association is proud to offer Impaired Risk insurance that meets the needs of potential customers, and features a streamlined sales and approval process that is among the most convenient in the industry. All from a company that has the financial stability and security of an A.M. Best A- rating.*

No exams. No testing. No waiting.** And no processing delays. Issuance of a policy depends only on the answers to a few health questions. Thanks to our unique, web-based underwriting process, even prospects who have experienced difficulty getting insured can obtain 10-year term or whole life policies with face amounts up to \$250,000 in days, not months.

Fidelity Life Impaired Risk products even offer enhanced placement rates, quicker commission payments and less cumbersome administrative tracking that will greatly benefit you.

A Choice Of 10-Year Term Or Whole Life With Graded Death Benefit Coverage

- Each provides customers with health problems with some coverage immediately.
- Each provides full coverage starting in year 3.
- Each offers a variety of payment options and carries a \$50 commissionable fee.
- Premium classes—standard.
- Convertibility—not applicable.

Term Insurance

- Issued from ages 20 through 70.
- Premiums are level for the life of the policy which is to age 80 or for 20 years, whichever is longer.
- At year 11, there is a **one-time** decrease in the face amount based on the original issue age; ages 20-29 to 80% of the original face amount, ages 30-39 to 70%, ages 40-49 to 60% and ages 50 and up 50%.

Issue Limits

Issue Age	Minimum	Maximum
20-45	\$25,000	\$250,000
46-55	\$20,000	\$200,000
56-65	\$15,000	\$100,000
66-70	\$10,000	\$50,000

Whole Life

- Issued from ages 20 through 75.
- Level premiums for the life of the policy.
- Cash value accumulation.

Issue Limits

Issue Age	Minimum	Maximum
20-45	\$15,000	\$100,000
46-55	\$10,000	\$100,000
56-65	\$10,000	\$100,000
66-75	\$5,000	\$40,000

Coverage features for both term and whole life.

Graded Death Benefit

Graded Death Benefit 10-year term and whole life are "graded death benefit" policies. This means that the death benefit in the first two years is less than the full amount of insurance for which the customer applied. The death benefit "grades" in years one and two. In the third year the death benefit is equal to the full amount of coverage. The full death benefit will be paid in years one and two for accidental death. (For specific death benefits in years one and two see Death Benefit Charts)

Riders

Accelerated Death Benefit***

The insured may accelerate up to 50% of the death benefit if diagnosed by a physician to have a life expectancy of 12 months or less. This benefit is added at no additional cost.

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

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

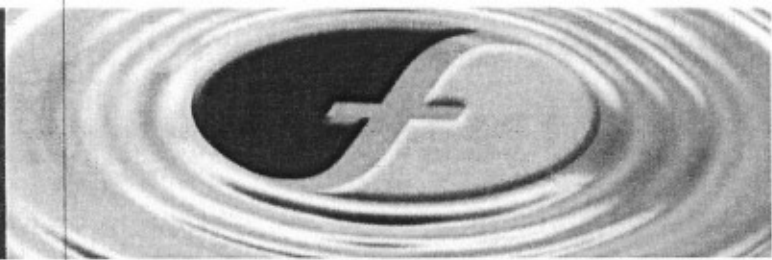
*** Not available in all states.

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Accidental Death Benefit (Optional)

This rider pays a benefit in the event of accidental death. The rider is available at issue ages 20 through 60 in benefit amounts equal to the face amount of the policy.

ADB Premiums per \$1,000

Ages 20 to 40	\$1.20
Ages 41 to 50	\$1.10
Ages 51 to 60	\$1.00

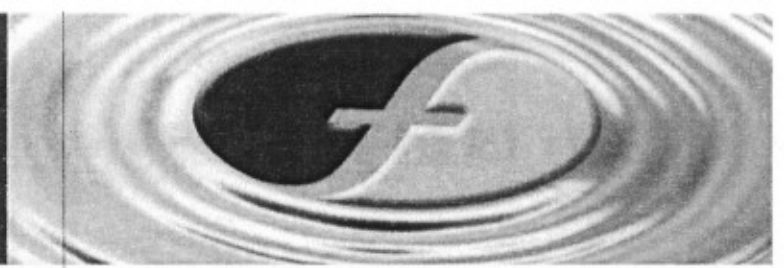
Requirements For Eligibility (Both Term & Whole Life)

Prospective customers must be U.S. citizens or hold a permanent resident status (green card) and reside in the U.S. In addition, they must meet the following height and weight limits:

Height	Minimum	Maximum
4'8"	74	227
4'9"	76	231
4'10"	79	234
4'11"	82	238
5'0"	84	243
5'1"	87	248
5'2"	90	254
5'3"	93	262
5'4"	96	269
5'5"	99	276
5'6"	102	284
5'7"	105	293
5'8"	109	301
5'9"	112	309
5'10"	115	317
5'11"	118	325
6'0"	122	334
6'1"	125	342
6'2"	129	351
6'3"	132	361
6'4"	136	370
6'5"	139	380
6'6"	143	389

Potential customers must also be able to answer "No" to a simple and brief medical questionnaire for Term or Whole Life in order to qualify for either policy. Depending on age and amount of death benefit, routine telephone interviews may also be conducted. Fidelity Life reserves the right to order additional requirements if we feel they are necessary.

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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 may 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 form F1515 (Non-Resident Sale) and an explanation. 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.

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.

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.

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Impaired Risk

10-Year Term Questionnaire

1) Have you, **within the past 10 years**, been diagnosed as having or been treated by a physician for:

a. HIV infection, Acquired Immune Deficiency Syndrome (AIDS) or AIDS-Related Complex (ARC)? YES NO

b. Alzheimer's disease (pre-senile dementia), memory loss or memory dysfunction?
 YES NO

c. Previous or planned organ or bone marrow transplant (except as a donor)?
 YES NO

2) Have you, **within the past 2 years**:

a. Been confined for 4 consecutive days or more to a hospital, nursing or rest home, extended care or special treatment facility or required the assistance of another person for dressing, eating, bathing, toileting or mobility, or do you use a walker or wheelchair, or do you use oxygen for breathing assistance, or have you been disabled for more than 30 days within the past 12 months?
 YES NO

b. Used controlled substances such as cocaine, heroin, narcotics, amphetamines, barbiturates or hallucinogens except as prescribed by a physician, or been treated for or advised by a physician to seek treatment for drug or alcohol use?
 YES NO

c. Had more than 3 moving violations or had more than one DUI (DWI) violation?
 YES NO

3) Have you, **within the past 2 years**, been diagnosed as having or been treated by a physician for:

a. Heart attack (myocardial infarction), coronary bypass surgery, stroke or TIA (Transient Ischemic Attack), multiple sclerosis, muscular dystrophy or kidney failure or dialysis?
 YES NO

b. Complications of diabetes, any form of melanoma, internal cancer, leukemia, cirrhosis, disease of the pancreas, chronic obstructive lung disease (COLD) or emphysema?
 YES NO

4) Except for vacations of 30 days or less, do you intend to travel outside of North America?
 YES NO

Call the underwriting department if you have any questions or need clarification.

Routine Telephone Interview Limits

Telephone interviews may be conducted with the Proposed Insured when the amount applied for is:

To age 55	\$100,000 or more
Age 56 to 65	\$50,000 or more
Age 66 to 70	\$35,000 or more

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Impaired Risk

Whole Life Questionnaire

- 1) Have you, within the past 10 years, been diagnosed as having or been treated by a physician for:
 - a. HIV infection, Acquired Immune Deficiency Syndrome (AIDS) or AIDS-Related Complex (ARC)? YES NO
 - b. Alzheimer's disease (pre-senile dementia), memory loss or memory dysfunction?
 YES NO
 - c. Previous or planned organ or bone marrow transplant (except as a donor)?
 YES NO
- 2) Have you, within the past 2 years:
 - a. Been confined to a nursing or rest home, extended care or special treatment facility?
 YES NO
 - b. Used controlled substances such as cocaine, heroin, amphetamines, barbiturates or hallucinogens except as prescribed by a physician, or have you been treated for or been advised by a physician to seek treatment for drug or alcohol use?
 YES NO

- c. Received or been prescribed radiation or chemotherapy for cancer or been on dialysis?
 YES NO
 - d. Been advised by a physician that your life expectancy is less than 24 months?
 YES NO
 - e. Had more than 3 moving violations or had more than one DUI (DWI) violations?
 YES NO
- 3) Do you require the assistance of another person for dressing, eating, bathing, toileting, or mobility, or have you been disabled for more than 30 days within the past 12 months?
 YES NO
 - 4) Except for vacations of 30 days or less, do you intend to travel outside of North America?
 YES NO

Call the underwriting department if you have any questions or need clarification.

Routine Telephone Interview Limits

Telephone interviews may be conducted with the Proposed Insured when the amount applied for is:

To age 55	\$100,000 or more
Age 56 to 65	\$50,000 or more
Age 66 to 70	\$35,000 or more

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