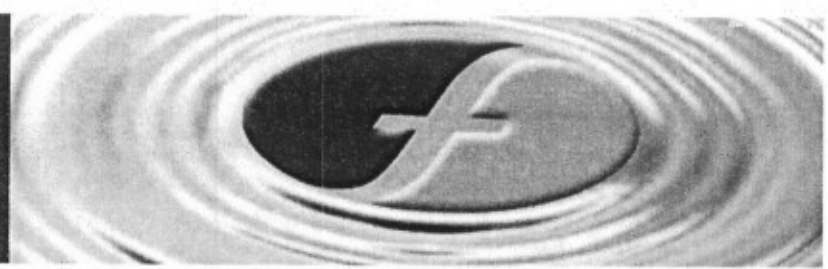


Build Business Fast With Rapid Decision Term From Fidelity Life Association.



Fidelity Life Association now offers term life insurance with our Rapid Decision process, among the most convenient application and underwriting processes available in the industry.

By utilizing the Internet and the active involvement of underwriters, customers can obtain Fidelity Life Association's fully underwritten RD Term in days, not months. There are no exams, no tests, no waiting periods and no processing delays.* Standard policy issuance depends only on the answers to a few health questions during the underwriting process.

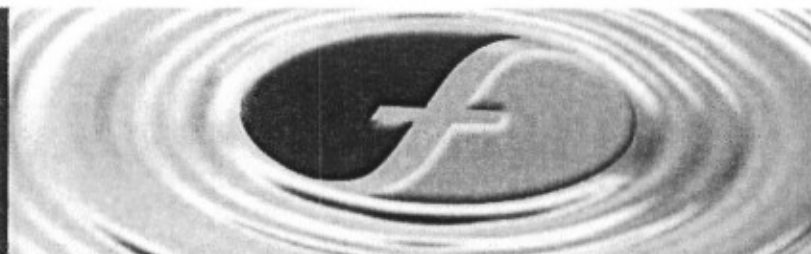
You'll be able to take advantage of new business opportunities that offer quicker commission payments, less cumbersome administrative tracking and the confidence that comes from associating with a company that has the financial stability and security of an A- (Excellent) rating from A.M. Best.**

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

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

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Fidelity Life Association RD Term Product Features

- Level death benefit participating term life to age 95 in amounts up to \$300,000.
- Guaranteed level premium periods of 5, 10, 15, 20 and 30 years.
- After the level premium period, policies renew on a YRT increasing premium schedule through age 94.
- Policies may be converted to a permanent plan of insurance designated for conversions any time up to one year prior to the expiration of the initial term period or prior to the policy anniversary on which the insured is aged 65, whichever is earlier.
- **Annual commissionable policy fee of \$85.00.**

Issue Age	Minimum	Maximum
16-45	\$50,000	\$300,000
46-55	\$50,000	\$200,000
56-65	\$25,000	\$100,000
66-75	\$10,000	\$25,000

Accelerated Death Benefit (Included)*

Beginning in policy year 3, the rider 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. This benefit is added at no additional cost.

* Not available in all states.

Waiver of Premium Rider (Optional)

Available for ages 20 to 55. There is a 6-month (retroactive) waiting period. Rate is 0.21951 times the total annual premium for the policy (including the policy fee and other riders).

Dependent Child Rider (Optional)

Children of primary insureds aged 19 to 60 who are 15 days to 18 years old are eligible for 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. Rate is \$8.00 per \$1,000 per year. The premium for the Child Rider is waived in the event of the death of the primary insured.

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 (maximum ADB issue limit \$250,000).

ADB Premiums per \$1,000

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

The Underwriting Approach

Fidelity Life Association's RD Term is fully underwritten. We will employ our Rapid Decision

underwriting process where underwriting decisions will be geared to an accept/decline model with minimum additional evidence. Cases which cannot be approved or denied right away will be withdrawn until the necessary information is submitted. All interviews will be conducted with the proposed insured and are recorded. No other person, including family members, friends, translators or guardians may answer questions on behalf of the proposed insured.

RD Term Routine Underwriting Requirements

- All cases are subject to a MIB, MVR and pharmacy records check and may be subject to other data checks.
- Every case is subject to a telephone interview. At younger ages,** however, the case may be approved as is if the application and records check are satisfactory.
- All cases require the primary care physician, date and reason for last visit, current height and weight and weight loss history.
- All cases require the answer to a series of medical questions. See the applicable state version of the Rapid Decision application for the list of questions.

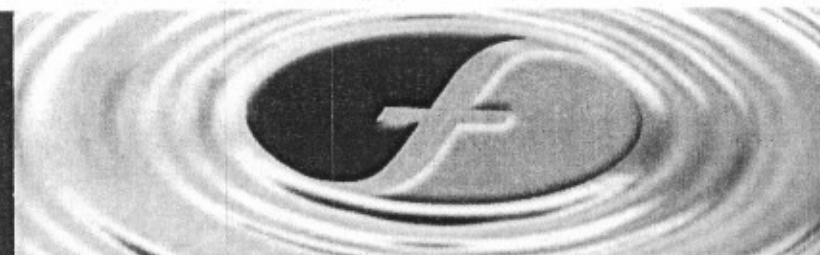
** Currently age 55 and under.

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Additional Underwriting Rules

Prospective customers must be U.S. citizens or hold a permanent resident status (green card) and reside in the U.S.

Ages 20 to 55

Cases which would require a rating due to medical history (e.g., diabetics), occupation (e.g., off shore oil workers) or avocation (e.g., auto racing) will be denied.

If an approval decision cannot be made immediately due to the need for additional information which cannot be obtained by telephone, the case will be closed and any initial premium refunded. In most cases we will offer to reconsider the case if the needed information is received within 21 days.

Ages 56 to 75

If no primary care physician has been seen within the past 5 years, the case will be denied due to "the absence of health care appropriate to age."

Where the final approval decision is dependent upon a single APS, we will in most cases, order it in this age range.

RD Term Premium Class Criteria

	Select	Standard
Non-nicotine	No use within the past 24 months.	No use within the past 12 months.
Nicotine Use	Not Available.	Any use within the past 12 months.
Cholesterol	Single Medication.	Two or More Medications Blood.
Pressure	Single Medication and stable for 6 months or more.	Two or More Medications or not stable for 6 months or more.
Family History	Up to one death of cancer or heart disease prior to 60.	More than one death from cancer or heart disease prior to 60.
Moving Violations	Not more than 3 in last 3 years.*	Not more than 3 in last 3 years.*
DUI	None in past 5 years.	None in past 3 years.
U.S. Residency	Must have permanent resident status.	Must have permanent resident status.
Hazardous Occ/Avocation	None in the past 2 yers and none planned.	None in the past 2 years and none planned.
Travel**	None.	None.

* No extra debits per reinsurance guide, i.e.: over 100 mph – even if once – is a decline. Having 3 minor tickets is usually acceptable.

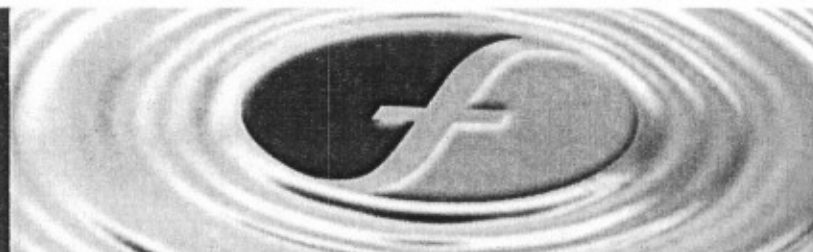
** Underdeveloped, unstable or hazardous areas.

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Height and Weight Limits

Prospective customers must meet the following height and weight limits:

Height	Inches	Minimum BMI 17.0	Select BMI 32.9	Standard BMI 35.9
4'9"	57	79	152	166
4'10"	58	81	157	172
4'11"	59	82	163	178
5'0"	60	87	168	184
5'1"	61	90	174	190
5'2"	62	93	180	196
5'3"	63	96	186	203
5'4"	64	99	192	209
5'5"	65	102	198	216
5'6"	66	105	204	222
5'7"	67	108	210	229
5'8"	68	119	216	236
5'9"	69	115	223	243
5'10"	70	118	229	250
5'11"	71	122	236	257
6'0"	72	125	243	265
6'1"	73	129	249	272
6'2"	74	132	256	280
6'3"	75	136	263	287
6'4"	76	140	270	294
6'5"	77	143	277	303
6'6"	78	147	285	311
6'7"	79	151	292	319
6'8"	80	155	300	327

BMI = (weight in pounds/(height in inches x height in inches))*703

RD Term Premiums

Premiums are distinct, based on gender (except in Montana, which uses unisex premiums only).

There are three premium classes:

1. Select Non-Nicotine
2. Standard Non-Nicotine
3. Standard Nicotine

Policy Fee & Premium Calculation

There is an \$85.00 commissionable annual policy fee.

The age to use in calculating the premium is the age at the last birthday. Premium calculation is the rate per \$1,000 times the face amount in \$1,000's plus the policy fee.

Billing Modes

Annual	Direct or Credit Card
Semi-Annual	Direct or Credit Card
Quarterly	Direct or Credit Card
Monthly	EFT or Credit Card

The credit card payment option may not be available in all states.

Modal Factors

Semi-Annual	.52
Quarterly	.28
Monthly	.087

Note The Favorable Premium Distinction at \$100,000 and Over Versus Under \$100,000 (Examples)

Select, Non-Nicotine, 10-Year			
Face Amount			
Issue Age	50K	75K	100K
40	\$161	\$198	\$197
45	\$188	\$240	\$245
50	\$255	\$340	\$374
55	\$363	\$502	\$599

Note The Favorable Premium Distinction at \$100,000 and Over Versus Under \$100,000 (Examples)

Select, Non-Nicotine, 10-Year			
Face Amount			
Issue Age	50K	75K	100K
40	\$139	\$165	\$173
45	\$164	\$204	\$202
50	\$212	\$275	\$381
55	\$260	\$347	\$396

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