

At Fidelity Life, we are dedicated to providing a customer experience unique in the industry today. Our **RAPID**Decision® Final Expense Whole Life product features a streamlined sales and approval process that is among the most convenient in the industry today. As a policyholder you will benefit from the financial strength and security of our A- (Excellent) rating from A.M. Best.*

Coverage for the Golden Years

RAPIDDecision® Final Expense from Fidelity Life Association



Working with you, *for life*®

Fidelity Life Association
A Legal Reserve Life Insurance Company

8700 W. Bryn Mawr Ave., Ste. 900S
Chicago, IL 60631

www.FidelityLife.com



Working with you, *for life*®

www.FidelityLife.com

Fidelity Life Association is licensed in all states and the District of Columbia, except for WY and NY. **RAPID**Decision® Final Expense Whole Life (Policy Forms ICC13-F3300 and the F3300 series). A two-year suicide exclusion and contestability period applies (one year in some states). All applications are subject to underwriting approval. Our NAIC number is 63290.

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

M3301 October 2015

RAPIDecision® Final Expense

RAPIDecision® Final Expense provides protection for individuals ages 50-85 that can help lessen the burden of covering one's final expenses which includes, but is not limited to credit card debt, funeral costs, and medical expenses. This permanent whole life coverage is available for amounts starting at \$5,000 and up to \$35,000.

Policy issuance does not require a medical examination. Instead, approval depends on the answers to health questions on the application and results from database sources. Although the eligibility questions cover individuals with some impairments, this product is not suitable for applicants with serious health or other risk issues or who have a limited life expectancy.

Fidelity Life Association offers vast industry experience, competitive rates and quality service. That is innovation born from over 100 years of experience protecting the families of Middle America.

People just like you!



RAPIDecision® Final Expense Whole Life*

- No medical exam required, approval is based on answers to a few health questions and can be issued in as little as 24-48 hrs.
- Immediate full coverage once the policy is issued.
- Coverage is available for ages 50-85.
- Your premiums and coverage amounts are guaranteed to stay the same for the life of the policy.
- Matures at age 121.
- Paid up options are available.
- Coverage amounts starting at \$5,000 up to \$35,000 with cash value accumulation.

Whole Life*

- Provides guaranteed level premiums for the life of the policy.
- Coverage is available for ages 50-85, in face amounts of \$10,000-\$150,000, depending on your age.
- Matures at age 121.
- The full death benefit is paid upon death for any cause after year three.

Accelerated Death Benefit Rider

(automatically attached, at no additional cost, to all

RAPIDecision® Final Expense policies where approved)

Beginning in policy year 3, this 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.

The Accelerated Death Benefit Rider expires upon termination of the base policy, the acceleration of death benefit, or the anniversary following insured's 85th birthday.



*Not available or applicable in all states. Minimum face amount is \$25,000 for ages 50-85 in State of Washington.