

Graded Death Benefit Term & Graded Death Benefit Whole Life From Fidelity Life Association.

Product and New Business Guide



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Graded Death Benefit Term & Graded Death Benefit Whole Life From Fidelity Life Association.



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Graded Death Benefit Term & Graded Death Benefit Whole Life From Fidelity Life Association.



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- (Excellent) 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, 20 or 30-year term or whole life policies with face amounts up to \$250,000 in days, not months.

Fidelity Life Association 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, 20 or 30-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 policy fee.
- Premium classes—standard.
- Convertibility—not applicable.

Term Insurance

- 10, 20 or 30-year terms.
- Issued from ages:
 - 20 through 70 for 10-year term
 - 20 through 65 for 20-year term
 - 20 through 60 for 30-year term
- Premiums are level for the life of the policy which for the 10-year term is to age 80 or for 20 years whichever is longer, for the 20-year term is to age 80 or 25 years whichever is longer and for the 30-year term is to age 80 or 35 years whichever is longer.
- At year 11, 21 or 31 whichever is applicable, 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

Issue age limit for 20-year term is 65

Issue age limit for 30-year term is 60

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	\$250,000
46-55	\$10,000	\$200,000
56-65	\$10,000	\$100,000
66-75	\$5,000	\$50,000

Coverage Features For Both Term And Whole Life Graded Death Benefit

Graded Death Benefit 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.

*** Does not apply in Pennsylvania where face amounts remain constant but premium levels increase.

**** Not available in all states.

Graded Death Benefit Term & Graded Death Benefit Whole Life From Fidelity Life Association.



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 and Weight Limits for Both GDB Term and Whole Life			
Height	Minimum	Maximum for above \$100,000	Maximum for \$100,000 or less
4' 8"	74	227	330
4' 9"	76	231	334
4' 10"	79	234	337
4' 11"	82	238	341
5' 0"	84	243	346
5' 1"	87	248	351
5' 2"	90	254	357
5' 3"	93	262	365
5' 4"	96	269	372
5' 5"	99	276	379
5' 6"	102	284	387
5' 7"	105	293	396
5' 8"	109	301	404
5' 9"	112	309	413
5' 10"	115	317	420
5' 11"	118	325	428
6' 0"	122	334	437
6' 1"	125	342	445
6' 2"	129	351	454
6' 3"	132	361	464
6' 4"	136	370	473
6' 5"	139	380	483
6' 6"	143	389	492
6' 7"	146	397	500
6' 8"	150	404	507
6' 9"	154	412	515

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 Association 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 Association 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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Application Questionnaire

- 1) Have you been diagnosed as having or been treated by a physician for:
- a. Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC)?
 YES NO
 - b. Alzheimer's disease (dementia), Amyotrophic Lateral Sclerosis (ALS), mental retardation or Down's Syndrome or do you require the assistance of another person for dressing, bathing, toileting, or mobility or do you use an oxygen tank?
 YES NO
- 2) Have you, **within the past 2 (two) years:**
- a. Had a heart attack (myocardial infarction) or stroke (cerebral vascular accident)?
 YES NO
 - b. Had or are now awaiting an organ or bone marrow transplant (except as a donor)?
 YES NO
 - c. Received or been prescribed radiation or chemotherapy or have you received or been prescribed dialysis?
 YES NO
 - d. Been confined to a nursing home, hospice, extended care or special treatment facility or are you now hospitalized?
 YES NO
 - e. Used controlled substances such as cocaine, heroin, amphetamines, barbiturates or hallucinogens except as prescribed by a physician or been treated for or been advised by a physician to seek treatment for drug or alcohol use?
 YES NO
 - f. Been advised by a physician that your life expectancy is less than 24 months?
 YES NO
 - g. Had more than one DUI (DWI) violation, been convicted of a felony or are you now on probation?
 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

**Submit First Modal Premium
With Application**

Graded Death Benefit 10-Year Term Life Annual Premium per \$1,000*



Policy Form Series F3501

Age	Male	Female
20	11.00	7.00
21	11.26	7.11
22	11.47	7.25
23	11.64	7.42
24	11.80	7.67
25	12.00	8.00
26	12.00	8.06
27	12.05	8.19
28	12.24	8.39
29	12.55	8.66
30	13.00	9.00
31	13.27	9.50
32	13.70	10.07
33	14.29	10.70
34	15.05	11.35
35	16.00	12.00
36	16.63	12.68
37	17.37	13.34
38	18.19	13.95
39	19.08	14.51

Age	Male	Female
40	20.00	15.00
41	21.20	15.96
42	22.43	16.92
43	23.66	17.90
44	24.86	18.92
45	26.00	20.00
46	27.60	20.65
47	29.21	21.29
48	30.81	21.90
49	32.41	22.47
50	34.00	23.00
51	35.81	23.89
52	37.64	24.76
53	39.46	25.58
54	41.25	26.33
55	43.00	27.00
56	45.26	27.92
57	47.51	28.79
58	49.75	29.60
59	51.92	30.34

Age	Male	Female
60	54.00	31.00
61	58.83	33.69
62	64.02	36.67
63	69.59	40.00
64	75.57	43.75
65	82.00	48.00
66	87.51	51.49
67	93.28	55.39
68	99.29	59.75
69	105.54	64.62
70	112.00	70.00
Modal Factors		
Semi-Annual	.52	
Quarterly	.28	
Monthly	.087	

Age is calculated as "age last birthday." \$50.00 commissionable annual policy fee.

SUBMIT PAYMENT (CHECK, BANK DRAFT INFORMATION OR CREDIT CARD) WITH APPLICATION

*For Montana rates see form M3010, for Minnesota rates see form M3012.

Graded Death Benefit 10-Year Term Life

Death Benefits per \$1,000*



Male

Policy Form Series F3501

Age	Yr 1	Yr 2	Yrs 3+
20	26	55	1000
21	27	56	1000
22	27	56	1000
23	27	56	1000
24	27	57	1000
25	28	57	1000
26	28	57	1000
27	28	58	1000
28	28	58	1000
29	28	59	1000
30	29	60	1000
31	29	61	1000
32	30	62	1000
33	30	63	1000
34	31	65	1000
35	33	68	1000
36	33	69	1000
37	34	71	1000
38	35	73	1000
39	36	76	1000

Age	Yr 1	Yr 2	Yrs 3+
40	37	78	1000
41	39	81	1000
42	40	84	1000
43	42	88	1000
44	43	91	1000
45	45	94	1000
46	47	98	1000
47	49	102	1000
48	51	106	1000
49	53	110	1000
50	55	114	1000
51	57	119	1000
52	59	124	1000
53	61	128	1000
54	64	133	1000
55	66	138	1000
56	69	143	1000
57	71	149	1000
58	74	155	1000
59	77	161	1000

Age	Yr 1	Yr 2	Yrs 3+
60	79	166	1000
61	85	179	1000
62	92	192	1000
63	99	206	1000
64	106	222	1000
65	114	239	1000
66	121	253	1000
67	128	268	1000
68	135	283	1000
69	143	299	1000
70	151	316	1000

*Death benefits in Pennsylvania (M3011) and Minnesota (M3012) vary from the values listed above. See form M3011 and M3012 for these values.

Graded Death Benefit 10-Year Term Life

Death Benefits per \$1,000*



Female

Age	Yr 1	Yr 2	Yrs 3+
20	21	44	1000
21	22	45	1000
22	22	45	1000
23	22	46	1000
24	22	46	1000
25	23	47	1000
26	23	47	1000
27	23	48	1000
28	23	48	1000
29	23	49	1000
30	24	50	1000
31	25	51	1000
32	25	52	1000
33	26	54	1000
34	27	56	1000
35	28	57	1000
36	28	59	1000
37	29	61	1000
38	30	62	1000
39	31	64	1000

Age	Yr 1	Yr 2	Yrs 3+
40	31	65	1000
41	32	68	1000
42	34	70	1000
43	35	73	1000
44	36	75	1000
45	37	78	1000
46	38	80	1000
47	39	81	1000
48	40	83	1000
49	41	85	1000
50	41	86	1000
51	42	88	1000
52	43	90	1000
53	44	93	1000
54	45	94	1000
55	46	96	1000
56	47	99	1000
57	48	101	1000
58	49	103	1000
59	50	105	1000

Policy Form Series F3501

Age	Yr 1	Yr 2	Yrs 3+
60	51	107	1000
61	54	114	1000
62	58	121	1000
63	62	130	1000
64	67	140	1000
65	72	151	1000
66	76	160	1000
67	81	170	1000
68	86	181	1000
69	92	194	1000
70	99	207	1000

*Death benefits in Pennsylvania (M3011) and Minnesota (M3012) vary from the values listed above. See form M3011 and M3012 for these values.

Graded Death Benefit Whole Life Annual Premium per \$1,000*



Policy Form Series F3500

Age	Male	Female
20	15.00	11.00
21	15.37	11.37
22	15.74	11.76
23	16.14	12.16
24	16.56	12.57
25	17.00	13.00
26	17.53	13.56
27	18.09	14.14
28	18.69	14.73
29	19.33	15.36
30	20.00	16.00
31	21.05	16.92
32	22.17	17.88
33	23.36	18.88
34	24.64	19.92
35	26.00	21.00
36	27.41	22.29
37	28.91	23.63
38	30.50	25.02
39	32.20	26.48

Age	Male	Female
40	34.00	28.00
41	35.78	29.28
42	37.67	30.61
43	39.67	32.01
44	41.77	33.47
45	44.00	35.00
46	45.85	36.45
47	47.77	37.97
48	49.76	39.56
49	51.84	41.24
50	54.00	43.00
51	56.37	44.62
52	58.85	46.32
53	61.44	48.11
54	64.15	50.00
55	67.00	52.00
56	69.60	53.61
57	72.29	55.30
58	75.09	57.10
59	77.99	58.99

Age	Male	Female
60	81.00	61.00
61	85.12	63.62
62	89.47	66.42
63	94.05	69.40
64	98.89	72.59
65	104.00	76.00
66	107.20	76.60
67	110.45	77.22
68	113.72	77.85
69	117.00	78.50
70	118.00	79.00
71	125.00	83.88
72	132.45	89.18
73	140.41	94.94
74	148.92	101.20
75	158.00	108.00
Modal Factors		
Semi-Annual	.52	
Quarterly	.28	
Monthly	.087	

Age is calculated as "age last birthday." \$50.00 commissionable annual policy fee.

SUBMIT PAYMENT (CHECK, BANK DRAFT INFORMATION OR CREDIT CARD) WITH APPLICATION

*For Montana rates see form M3010, for Minnesota rates see form M3012.

Graded Death Benefit Whole Life

Death Benefits per \$1,000*



Policy Form Series F3500

Male

Age	Yr 1	Yr 2	Yrs 3+
20	31	65	1000
21	32	66	1000
22	32	67	1000
23	33	68	1000
24	33	69	1000
25	34	70	1000
26	34	72	1000
27	35	73	1000
28	36	75	1000
29	37	76	1000
30	37	78	1000
31	39	81	1000
32	40	84	1000
33	42	87	1000
34	43	90	1000
35	45	94	1000
36	47	97	1000
37	48	101	1000
38	50	105	1000
39	52	110	1000

Age	Yr 1	Yr 2	Yrs 3+
40	55	114	1000
41	57	119	1000
42	59	124	1000
43	62	129	1000
44	64	134	1000
45	67	140	1000
46	69	145	1000
47	72	150	1000
48	74	155	1000
49	77	160	1000
50	79	166	1000
51	82	172	1000
52	85	179	1000
53	89	185	1000
54	92	192	1000
55	95	200	1000
56	99	206	1000
57	102	213	1000
58	105	221	1000
59	109	228	1000

Age	Yr 1	Yr 2	Yrs 3+
60	113	236	1000
61	118	247	1000
62	123	258	1000
63	129	270	1000
64	135	282	1000
65	141	295	1000
66	145	304	1000
67	149	312	1000
68	153	321	1000
69	157	329	1000
70	158	332	1000
71	167	350	1000
72	176	369	1000
73	186	390	1000
74	196	412	1000
75	207	435	1000

*Cash values and death benefits in Pennsylvania (M3011) and Minnesota (M3012) vary from the values listed above. See form M3011 and M3012 for these values.

Graded Death Benefit Whole Life

Death Benefits per \$1,000*



Female

Age	Yr 1	Yr 2	Yrs 3+
20	26	55	1000
21	27	56	1000
22	27	57	1000
23	28	58	1000
24	28	59	1000
25	29	60	1000
26	30	61	1000
27	30	63	1000
28	31	64	1000
29	32	66	1000
30	33	68	1000
31	34	70	1000
32	35	73	1000
33	36	75	1000
34	37	78	1000
35	39	81	1000
36	40	84	1000
37	42	88	1000
38	44	91	1000
39	45	95	1000

Age	Yr 1	Yr 2	Yrs 3+
40	47	99	1000
41	49	102	1000
42	51	106	1000
43	52	109	1000
44	54	113	1000
45	56	117	1000
46	58	121	1000
47	60	125	1000
48	62	129	1000
49	64	133	1000
50	66	138	1000
51	68	142	1000
52	70	146	1000
53	72	151	1000
54	74	156	1000
55	77	161	1000
56	79	165	1000
57	81	169	1000
58	83	174	1000
59	85	179	1000

Policy Form Series F3500

Age	Yr 1	Yr 2	Yrs 3+
60	88	184	1000
61	91	191	1000
62	95	198	1000
63	98	206	1000
64	102	214	1000
65	106	223	1000
66	107	225	1000
67	108	226	1000
68	109	228	1000
69	110	229	1000
70	110	231	1000
71	116	243	1000
72	123	257	1000
73	130	272	1000
74	137	288	1000
75	146	306	1000

*Cash values and death benefits in Pennsylvania (M3011) and Minnesota (M3012) vary from the values listed above. See form M3011 and M3012 for these values.

Graded Death Benefit Whole Life Cash Values per \$1,000*



Policy Form Series F3500

Male

Age	Yr 5	Yr 10	Yr 20	Yr 30
20	9.00	34.00	105.00	209.00
21	10.00	36.00	111.00	219.00
22	10.00	38.00	117.00	229.00
23	11.00	40.00	122.00	239.00
24	12.00	43.00	129.00	249.00
25	13.00	46.00	135.00	260.00
26	14.00	49.00	141.00	271.00
27	16.00	52.00	148.00	282.00
28	17.00	55.00	155.00	294.00
29	18.00	58.00	162.00	305.00
30	20.00	61.00	170.00	317.00
31	21.00	64.00	178.00	330.00
32	22.00	68.00	186.00	342.00
33	24.00	71.00	194.00	355.00
34	25.00	75.00	203.00	367.00
35	27.00	79.00	212.00	380.00
36	29.00	83.00	221.00	393.00
37	30.00	87.00	230.00	406.00
38	32.00	91.00	239.00	419.00
39	34.00	95.00	249.00	433.00

Age	Yr 5	Yr 10	Yr 20	Yr 30
40	36.00	100.00	259.00	447.00
41	38.00	105.00	269.00	461.00
42	40.00	110.00	280.00	476.00
43	42.00	115.00	291.00	491.00
44	44.00	121.00	301.00	505.00
45	47.00	127.00	312.00	520.00
46	50.00	132.00	323.00	535.00
47	53.00	138.00	334.00	550.00
48	56.00	144.00	346.00	565.00
49	59.00	150.00	358.00	580.00
50	61.00	157.00	370.00	595.00
51	64.00	163.00	382.00	609.00
52	67.00	170.00	395.00	622.00
53	70.00	177.00	408.00	636.00
54	74.00	184.00	421.00	649.00
55	78.00	191.00	434.00	662.00
56	81.00	198.00	448.00	674.00
57	85.00	205.00	461.00	685.00
58	89.00	212.00	475.00	695.00
59	92.00	220.00	489.00	704.00
60	96.00	229.00	502.00	713.00

Age	Yr 5	Yr 10	Yr 20	Yr 30
61	100.00	238.00	515.00	720.00
62	106.00	248.00	529.00	728.00
63	112.00	260.00	542.00	735.00
64	119.00	271.00	556.00	741.00
65	127.00	283.00	569.00	747.00
66	135.00	295.00	581.00	752.00
67	144.00	308.00	592.00	756.00
68	152.00	320.00	602.00	760.00
69	160.00	333.00	611.00	764.00
70	170.00	345.00	619.00	766.00
71	179.00	357.00	625.00	768.00
72	188.00	368.00	631.00	769.00
73	197.00	378.00	636.00	770.00
74	207.00	389.00	640.00	771.00
75	216.00	399.00	643.00	772.00
76	224.00	407.00	645.00	772.00
77	231.00	415.00	646.00	772.00
78	238.00	421.00	647.00	772.00
79	244.00	425.00	646.00	772.00
80	250.00	427.00	644.00	772.00

*Cash values and death benefits in Pennsylvania (M3011) and Minnesota (M3012) vary from the values listed above. See form M3011 and M3012 for these values.

Graded Death Benefit Whole Life

Cash Values per \$1,000*



Female

Policy Form Series F3500

Age	Yr 5	Yr 10	Yr 20	Yr 30
20	7.00	29.00	91.00	182.00
21	8.00	31.00	96.00	189.00
22	8.00	33.00	100.00	198.00
23	9.00	35.00	105.00	206.00
24	10.00	37.00	110.00	214.00
25	11.00	39.00	116.00	223.00
26	12.00	41.00	121.00	232.00
27	13.00	44.00	127.00	241.00
28	14.00	46.00	133.00	250.00
29	15.00	48.00	139.00	260.00
30	16.00	51.00	145.00	270.00
31	17.00	54.00	152.00	280.00
32	18.00	57.00	158.00	290.00
33	19.00	60.00	165.00	301.00
34	20.00	63.00	172.00	311.00
35	22.00	66.00	179.00	323.00
36	23.00	70.00	187.00	334.00
37	25.00	73.00	194.00	346.00
38	26.00	77.00	202.00	358.00
39	28.00	81.00	209.00	370.00

Age	Yr 5	Yr 10	Yr 20	Yr 30
40	30.00	84.00	217.00	383.00
41	31.00	88.00	225.00	396.00
42	33.00	92.00	234.00	409.00
43	35.00	96.00	242.00	422.00
44	37.00	100.00	251.00	435.00
45	39.00	105.00	260.00	449.00
46	41.00	109.00	270.00	463.00
47	43.00	113.00	280.00	477.00
48	45.00	118.00	290.00	492.00
49	47.00	122.00	300.00	506.00
50	49.00	127.00	311.00	521.00
51	51.00	132.00	322.00	536.00
52	54.00	137.00	334.00	551.00
53	56.00	143.00	345.00	565.00
54	58.00	149.00	357.00	580.00
55	61.00	155.00	370.00	594.00
56	64.00	161.00	382.00	608.00
57	67.00	168.00	395.00	621.00
58	70.00	175.00	409.00	634.00
59	74.00	182.00	422.00	646.00
60	77.00	190.00	436.00	657.00

Age	Yr 5	Yr 10	Yr 20	Yr 30
61	81.00	198.00	450.00	669.00
62	85.00	206.00	464.00	683.00
63	89.00	215.00	477.00	696.00
64	93.00	223.00	490.00	709.00
65	97.00	232.00	503.00	720.00
66	103.00	242.00	516.00	728.00
67	110.00	253.00	530.00	734.00
68	117.00	264.00	543.00	740.00
69	124.00	276.00	554.00	748.00
70	132.00	288.00	565.00	757.00
71	140.00	301.00	577.00	765.00
72	148.00	312.00	590.00	773.00
73	156.00	324.00	604.00	781.00
74	165.00	335.00	618.00	788.00
75	175.00	346.00	628.00	795.00
76	184.00	357.00	636.00	800.00
77	192.00	368.00	639.00	805.00
78	200.00	377.00	642.00	809.00
79	208.00	385.00	648.00	813.00
80	215.00	391.00	655.00	815.00

*Cash values and death benefits in Pennsylvania (M3011) and Minnesota (M3012) vary from the values listed above. See form M3011 and M3012 for these values.

Graded Death Benefit Term & Graded Death Benefit Whole Life From Fidelity Life Association.



Premium & Billing Options Policy Fee & Premium Calculation

There is a \$50.00 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.

For example, a 30-year-old male applying for \$10,000 Graded Death Benefit term life would be calculated as $\$13.00 \times 10 = \$130.00 + \$50.00 = \180.00 .

Billing Modes

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

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

Modal Factors

Semi-Annual	.52
Quarterly	.28
Monthly	.087

To obtain the modal premium, multiply the total annual premium (including the policy fee) by the factor shown above. For example, if the total annual premium was \$180.00, the monthly premium would be $\$180.00 \times .087 = \15.66 .

Licensing & Contracting Forms Required for Producer Contracting

Step 1. Complete the following forms:

- Producer Application Form - M0009
- Producer Commission Authorization Form - M0010
- Direct Deposit of Commissions Form - M0011 (if desired)
- Taxpayer ID Form (W9)

Step 2. Return these forms to your General Agent

Step 3. GA reviews for accuracy, signs, and forwards to Fidelity Life Association

Note: Fidelity Life Association contracts General Agents only. All agent agreements are between the agent and GA.

Appointment Fees

When an appointment is submitted with the life application, Fidelity Life Association will pay the appointment fee. If an agent is seeking pre-appointment, the appointment fee will be paid by the agent. For agents and General Agents who have issued a policy within the previous 12 months, Fidelity Life Association will pay the appointment renewal fee. For agents and General Agents who have not issued a case in the past 12 months, the appointment will typically be terminated unless paid by the GA or agent.

Code Number

Code numbers will be assigned when the GA and agent are appointed with Fidelity Life Association.

Commissions

Commissions will be paid weekly.

Forms/Supplies And State Product Approvals

Visit our website: www.FidelityLife.com

For more information about our Graded Death Benefit products call sales/marketing at 866-710-1013 or go online at www.FidelityLife.com



Graded Death Benefit Term & Graded Death Benefit Whole Life From Fidelity Life Association.



Submitting New Applications

1. Mail paper applications along with initial payment (check, bank draft or credit card information) to the following address:

Fidelity Life Association
P. O. Box 9269
Oak Brook, IL 60522-9269

2. Fax applications to the following number:

Toll Free (866) 947-8730 (for new applications only)

Include bank draft or credit card information on the fax. If initial premium is paid by check, mail the check and a copy of the application to the above address.

3. E-mail applications to the following e-mail address:

newapplications@fla-life.com

Include bank draft or credit card information on the e-mail. If initial premium is paid by check, mail the check and a copy of the application to:

Fidelity Life Association
P. O. Box 9269
Oak Brook, IL 60522-9269

Do NOT "mail" the paper application when e-mailing or faxing an application unless initial premium is paid by check.

Case Status

For case status, visit our website at:
<https://agents.fidelitylife.com/loginpage.aspx>

Your User ID and Password will provide you access to status information on all of your cases.

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Policy Delivery

For cases which have requirements due on delivery, we allow 45 days from the issue date for these to be received in the Home Office. After this, the case is closed and the Owner is sent an off risk letter.

All of our policies have a 30 day free look period.

Getting Your Cases Placed

Mailed applications may be accompanied by an initial premium check for the first modal premium due.

We will draw the first premium via Credit Card or EFT if no check is received provided the bank or Credit Card information is included on the application.*

If direct billing method is selected, billing will commence after initial premium is received and applied.

General Business Standards

Fidelity Life Association complies with all federal and state regulations. Each person transacting business with Fidelity Life Association is expected to be familiar with the regulations of the state in which they do business and to act within both the letter and the spirit of the law.

Home Office Contacts

Policyowner Service and Commissions
Toll Free (800) 369-3990

Policyowner Services pos@fla-life.com

*If initial draft from bank or credit card is not desired, please note on application.

New Business and Appointments
Toll Free (877) 704-6279

Underwriting
Toll Free (866) 947-8739

Switchboard (630) 522-0392

General E-mail:

New Business and Underwriting
newbus@fla-life.com

Agency/Marketing
agency@fla-life.com

New Business:

Phone: (877) 704-6279

Fax: (866) 947-8730 (New Applications)

Fax: (866) 947-8735 (Requirements)

Mail and Courier

Mailing Address

Fidelity Life Association
P.O. Box 9269
Oak Brook, IL 60522-9269

Courier Address

Fidelity Life Association
1211 West 22nd Street
Suite 209
Oak Brook, IL 60523



Established 1896

Innovation Is Our PolicySM

Fidelity Life Association,
A Legal Reserve Life Insurance Company

1211 West 22nd Street, Suite 209, Oak Brook, IL 60523

www.FidelityLife.com

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