

Fidelity Life Association, the company that revolutionized middle market underwriting with our Rapid Decision process, now offers Rapid Decision Mortgage Term, the fastest, easiest way to help members of America's largest homeowner segment protect their most valuable asset.

- RD Mortgage Term is fully-underwritten, so we can offer lower rates than the simplified issue products typical of the mortgage market.
- Fidelity Life is the *only* company issuing up to \$500,000 in coverage without a medical exam.
- Terms can be underwritten up to 40 years—the maximum available anywhere.



Established 1896

**Innovation Is Our Policy®**

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A Legal Reserve Life Insurance Company  
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Oak Brook, IL 60523

[www.FidelityLife.com](http://www.FidelityLife.com)

Fidelity Life Association is headquartered in Oak Brook, IL and is licensed in all states and the District of Columbia except for WY and NY. Rapid Decision Mortgage Term (Policy Form F3800) and the optional riders are not available in all states. A two-year suicide exclusion and contestability apply (one year in some states). All applications are subject to underwriting approval. Our NAIC number is 63290.

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# Homeowner Protection That's Second to None

## Rapid Decision Mortgage Term from Fidelity Life Association



Established 1896



Owning a home can represent the fruits of your labor and the fulfillment of your dreams. Yet the way you choose to protect your most important investment can be as significant as the purchase of your home itself.

For over 100 years, Fidelity Life Association has distinguished itself by creating innovative products to protect Middle American families. That's why we created Rapid Decision Mortgage Term. It's the fastest, most convenient way for homeowners to protect their most valuable asset.

## Unsurpassed Mortgage Protection

Unlike the simplified issue products typical of the mortgage market, RD Mortgage Term is fully-underwritten for your individual case. That means we can offer lower rates because you don't have to absorb the cost of covering higher risk customers.

While many mortgage insurers set a limit of \$300,000 on their term policies, Fidelity Life Association is the *only* company issuing mortgage coverage up to \$500,000 depending on age without a medical exam—an amount more in keeping with today's home values. And Rapid Decision Mortgage Term can be issued from ages 20-70 for guaranteed level premium periods of 15, 20, 30—even 40 years—the maximum available anywhere.

## Rapid Decision Underwriting—The Most Convenient Buying Experience Ever

Thanks to our revolutionary Rapid Decision underwriting process, the application and approval process has been streamlined to let you acquire coverage in hours or days. Policy issuance depends only on the answers to a few health questions.<sup>1</sup>

## Optional Riders—Custom Solutions Are Customary With Us<sup>2</sup>

Since no two homeowners' insurance requirements are the same, Fidelity Life Association offers you the flexibility of choosing from a variety of optional riders to insure that your RD Mortgage Term policy is exactly right for you.

### Accident Disability Income

Pays a monthly disability income benefit not to exceed the lower of 2% of the policy face or \$2,000, not to exceed the monthly mortgage payment. Can be issued through age 60. Terminates automatically at the policy anniversary following the insured's 65th birthday.

### Waiver of Premium on Involuntary Unemployment

Waives the total plan premium for up to 15 months if the insured becomes involuntarily unemployed. Subject to a 6-month waiting period. Issue ages are 20-57.

### Accelerated Death Benefit

Beginning in policy year 3, 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.

### Waiver of Premium

Waives premiums during a period of total disability as defined in the policy. Expires at age 60. There is a 6-month waiting period.

### Dependent Child

Children of primary insureds aged 20 to 60 who are 15 days to 18 years old are eligible for coverage from \$5,000 to \$20,000. Coverage ceases when the child reaches age 23 or the insured reaches age 65 or the policy terminates.

### Accidental Death Benefit

This rider pays a benefit in the event of accidental death. The rider is available at issue ages 20-65, in benefit amounts to \$300,000. Full benefits are paid until age 70 and are then reduced to 50% of the rider until the coverage expires at age 80.

### Return of Premium

This rider allows the insured to receive a percentage of premiums back—up to 100% of eligible premiums—at the end of the full policy term.<sup>3</sup>

### Other Insured

This rider provides term life coverage for an additional person such as a spouse not to exceed the face amount of the base policy. Rider term length cannot exceed that of the base policy and is convertible to an individual policy at any time up to 60 days following the death of the named insured or the expiration of the base policy. Rider is also convertible to any permanent policy offered by Fidelity Life for such purpose up to age 65.

## Innovation That Insures Peace of Mind

The revolutionary technology that makes RD Mortgage Term possible provides you with a superior customer experience unique to the insurance industry. That experience is further enhanced by the fact that Fidelity Life Association enjoys the financial strength and security of an A- (Excellent) rating from A.M. Best.<sup>4</sup> It all adds up to help you achieve the peace of mind that every homeowner desires.

For more information about RD Mortgage Term, contact your Fidelity Life representative or visit [www.FidelityLife.com](http://www.FidelityLife.com).

<sup>1</sup> Occasionally a medical exam, test or report will be ordered to assist in clarifying or correcting an item of medical history.

<sup>2</sup> Not all riders available in all states.

<sup>3</sup> May be subject to limitations. Please see rider schedule pages for details.

<sup>4</sup> For the latest rating, access [www.ambest.com](http://www.ambest.com)