

Fast and Easy

## Rapid Decision Express from Fidelity Life Association



Established 1896

**Working with you, for life.**

Fidelity Life Association,  
A Legal Reserve Life Insurance Company

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

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

Fidelity Life Association is licensed in all states and the District of Columbia, except for WY and NY. Rapid Decision Express (Policy Form F4000) and some riders are not available in all states. 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.



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## Rapid Decision Express

Rapid Decision Express insurance is designed to make the entire application and approval process with Fidelity Life Association easy for you. That is innovation born from over 100 years of experience protecting the families of Middle America.

Fidelity Life Association offers vast industry experience, competitive rates, quality service and one of the most convenient application and approval processes in the industry to the people who make up the backbone of our country.

People just like you.



## Convenience

Fidelity Life now offers you term life insurance that features our Rapid Decision process, among the most convenient application and underwriting processes available in the industry. Utilizing the Internet and the active involvement of our underwriters, the application and approval process has been streamlined to allow you to obtain coverage in days, not months. Policy issuance does not require a medical examination. Instead, approval for a policy depends upon your answers to health questions on the application.<sup>1</sup>

## Rapid Decision Express

Fidelity Life's Rapid Express product provides guaranteed level premium periods of 10, 15, 20 or 30 years in benefit amounts up to \$250,000. Coverage is available for people ages 18 to 65 years.

## Optional Riders

- The Dependent Child Rider offers children of the primary insured (aged 20 to 60 years), who are 15 days to 18 years old, 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.
- The Accidental Death Benefit (ADB) is a rider that pays a benefit in the event of accidental death. The rider is available at issue ages 20–65, in benefit amounts up to \$250,000. The ADB rider expires at age 80.

At Fidelity Life, we are dedicated to providing a customer experience unique in the industry today. Our Rapid Decision Express combines the speed of our Rapid Decision process, flexible product features and riders, and the solid financial ratings that allow us to offer you one of the best insurance values available today. As a policyholder you will benefit from the financial strength and security of our A- (Excellent) rating from A.M. Best.<sup>2</sup>

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