

Build Business Fast

# InstaTerm<sup>SM</sup> from Fidelity Life Association

*InstaTerm*<sup>SM</sup> life insurance is designed to make the entire application and approval process with Fidelity Life Association easy for you. With an A- (Excellent) rating from A.M. Best,<sup>1</sup> Fidelity Life Association offers financial strength and security. As an innovator, we offer the kind of flexibility and quick-to-market approach that keeps you ahead of the curve in taking advantage of opportunities for success.

To learn more about *InstaTerm*<sup>SM</sup> or other Fidelity Life Association products — and the advantages of being a Fidelity Life distributor, call 866.710.1013 or visit [www.FidelityLife.com](http://www.FidelityLife.com) today.



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Working with you, for life<sup>®</sup>

Fidelity Life Association,  
A Legal Reserve Life Insurance Company

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

Fidelity Life Association is headquartered in Chicago, IL and is licensed in all states and the District of Columbia, except for WY and NY. *InstaTerm*<sup>SM</sup> Form F4000-03 is not available in all states. Riders may be subject to underwriting approval. Certain exclusions in coverage apply. Our NAIC number is 63290.

<sup>1</sup> For the latest ratings, go to [www.ambest.com](http://www.ambest.com).



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- Level death benefit term life insurance renewable up to age 95
- Expiration on the policy anniversary following the insured's 95th birthday
- Choice of 10, 15, 20 or 30-year initial guaranteed level, premium term periods
- Guaranteed annual renewable term (ART) rates after initial level term until the expiration date
- Commissionable policy fee of \$65

## Issue Limits (Age last birthday)

Term	Issue Age	Minimum	Maximum
10-year	18-55	\$50,000	\$500,000
10-year	56-65	\$50,000	\$250,000
15-year	18-55	\$50,000	\$500,000
15-year	56-65	\$50,000	\$250,000
20-year	18-55	\$50,000	\$500,000
20-year	56-60	\$50,000	\$250,000
30-year	18-50*	\$50,000	\$500,000

\* Max age for 30-year term for nicotine risk class is age 45

## Premium Classes Available

- Male/Female
- Preferred Non-Nicotine and Preferred Nicotine (used any form of nicotine products in the past 12 months)
- Select Non-Nicotine and Select Nicotine (used any form of nicotine products in the past 12 months)

## Riders Available

- Dependent Child Rider\*\*—up to \$25,000 for eligible dependents. Expires at child's age 23 or Insured's age 65, whichever is earlier.
- Accelerated Death Benefit Rider (included): Advances up to 50% of death benefit upon proof that the insured has a life expectancy of 12 months or less. Payable 2 years after issue.

\*\* Not all riders are available in all states, please check the State Availability Chart for the most up-to-date information.

InstaTerm <sup>SM</sup> Unisex Build Chart							
Height	Min	Preferred Max	Select Max	Height	Min	Preferred Max	Select Max
4' - 8"	83	161	182	5' 10"	130	251	283
4' - 9"	86	167	187	5' - 11"	134	258	291
4' - 10"	90	172	194	6' - 0"	138	266	299
4' - 11"	93	178	200	6' - 1"	142	273	307
5' - 0"	96	185	207	6' - 2"	146	281	316
5' - 1"	99	191	214	6' - 3"	150	288	324
5' - 2"	102	197	221	6' - 4"	154	296	333
5' - 3"	106	203	229	6' - 5"	158	303	342
5' - 4"	109	210	236	6' - 6"	162	311	350
5' - 5"	112	216	243	6' - 7"	166	320	359
5' - 6"	116	223	251	6' - 8"	170	328	369
5' - 7"	119	230	258	6' - 9"	175	336	378
5' - 8"	123	237	266	6' - 10"	179	345	387
5' - 9"	127	244	275	6' - 11"	RTU	RTU	RTU

**Note:** This product is not for sale in all states, please check the State Availability Chart for the most up-to-date information.

# Underwriting Approach

- InstaTerm<sup>SM</sup> will be underwritten on an accelerated basis.
- Approval will be based on answers to the health and lifestyle questions on the application and will be independently verified through Rx, MIB, MVR and other 3rd party database checks.

## Does Your Customer Qualify?

- My client is a U.S. citizen or has permanent resident status (a greencard) and has a valid Social Security Number.
- My client lives and works in the United States
- My client (if age 56+) has seen his/her personal physician within the past 5 years.
- My client (if age 41+) has seen his/her personal physician within the past 5 years if applying for face amounts greater than \$250,000

## Conditions NOT Acceptable - Do Not Submit (within the last 10 years, unless otherwise stated)

Alcohol/drug dependence, within 5 years or currently elevated liver function tests

ALS (Lou Gehrig's Disease)

Alzheimer's, Dementia or Memory Impairment

Anemia, other than Iron Deficiency

Aneurysm (Aortic or Brain)

Angina

Atrial Fibrillation

Arrhythmia

Autism

Blockage or narrowing of the arteries

Cancer, other than skin

Cardiac Bypass or Stent Placement

Cardiomyopathy

Cerebral Palsy

Congestive Heart Disease

COPD/Emphysema, severe

COPD/Sarcoidosis, Pulmonary

COPD, with tobacco use

Crohn's Disease/Ulcerative Colitis, less than 2 years since last symptoms

Cystic Fibrosis

Defibrillator or Pacemaker

Diabetes, with Cerebral/Cardiovascular Disease

Diabetes, with Coronary Artery Disease

Down's Syndrome

Hepatitis, other than A

HIV/AIDS

Kidney Disorder, including renal failure or dialysis

Leukemia

Liver Disease

Lupus (SLE)

Malignant Neoplasm/Lymphoma

Mentally Challenged

Mental Illness (Schizophrenia or Psychosis)

Muscular Dystrophy

Multiple Sclerosis

Parkinson's Disease

Seizures (Grand Mal/Partial/Focal), with only moderate control

Stroke (CVA) or Multiple TIAs

Transplant Recipients