

## Rapid Decision Express Product Features

- Level death benefit term life insurance renewable to age 95
- Expires 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 expiry

### Premium classes available

- Male/Female
- Standard Non-Nicotine
- Standard Nicotine

### Additional Product Features

- Dependent Child Rider—up to \$25,000 for eligible dependents. Expires at child's age 23 or Insured's age 65, whichever is earlier.
- Accidental Death Benefit Rider: Issued ages 20–65. Benefit amounts between \$25,000 and \$250,000 available. Rider expires at age 80.
- Accelerated Death Benefit Rider (included): Advances up to 50% of death benefit upon proof that insured has a life expectancy of 12 months or less. Payable 2 years after issue.

Rapid Decision Express Build Chart			
Height	Inches	Min	Max
4'8	56	81	169
4'9	57	84	175
4'10	58	87	181
4'11	59	90	188
5'0	60	93	194
5'1	61	96	201
5'2	62	99	207
5'3	63	102	214
5'4	64	105	221
5'5	65	109	228
5'6	66	112	235
5'7	67	115	242
5'8	68	119	249
5'9	69	122	257
5'10	70	126	264
5'11	71	130	272
6'0	72	133	280
6'1	73	137	288
6'2	74	141	295
6'3	75	145	304
6'4	76	148	312
6'5	77	152	320
6'6	78	156	328
6'7	79	160	337
6'8	80	164	345
6'9	81	168	354
6'10	82	173	363
6'11	83	177	372

### Issue Limits *(Age last birthday)*

Term	Issue Age	Minimum	Maximum
10-year	18–65	\$25,000	\$250,000
15-year	18–60	\$25,000	\$250,000
20-year	18–55	\$25,000	\$250,000
30-year	18–45	\$25,000	\$250,000

### Underwriting Approach

- Rapid Decision Express will be underwritten on a simplified issue, accept/reject basis.
- All medical questions must be answered “NO”.
- Answers to the questions will be independently verified through MIB, Rx and MVR database checks.

### Does your Customer Qualify?

Answering the below questions, does not guarantee a policy will be approved.

#### Customer must answer “YES to these questions.

- Are you a legal U.S. resident and have you resided in the U.S. for more than 2 years?

#### Customer must answer this question.

- In the past 12 months have you used any form of tobacco, nicotine or nicotine products? If YES, Standard Nicotine rates apply. If NO, Standard Non-Nicotine rates apply.

#### Customer must answer “NO” to these questions.

- Have you been diagnosed as having AIDS (Acquired Immunodeficiency Syndrome) or ARC (AIDS Related Complex) or tested positive for HIV (Human Immunodeficiency Virus)?
- Are you waiting for a diagnosis or have you been advised to have a surgical operation, diagnostic test or medical or mental evaluation that has not yet been completed?
- Have you requested or received any Worker's Compensation or Social Security disability benefits?
- Do you currently take more than 2 prescription medications for pain; or do you consume, on average, more than 3 alcoholic beverages per day?
- In the past 10 years, have you received any treatment, medical advice or consultation for; been diagnosed with or required follow-up for: diabetes or elevated blood sugar; cancer (excluding basal cell or squamous cell carcinoma of the skin); stroke, transient ischemic attack (TIA or mini-stroke); emphysema; chronic bronchitis or chronic lung disease; major depression or anxiety that required psychiatric treatment; bipolar disease or mood disorder; schizophrenia, Alzheimer's disease, dementia, rheumatoid arthritis, paralysis; any degenerative muscle or nerve disease or disorder; alcohol or drug abuse; OR any disease or disorder of the following: heart, aorta, coronary arteries, peripheral vascular system, blood, liver pancreas, kidney (other than kidney stones), brain or connective tissue?
- In the past 2 years, have you been hospitalized or evaluated in an emergency room or immediate care center for a chronic illness requiring ongoing treatment or care by a physician; OR have you participated in any hazardous activities or extreme sports?
- Have you, within the past 5 years, been convicted of or pled guilty or no contest to a felony, misdemeanor, reckless driving, DUI or DWI; or been incarcerated or served in a probation or parole program or do you have criminal charges pending?

## Simplified Issue Term Life Insurance up to \$250,000

- Level death benefit term life insurance, renewable to age 95
- Guaranteed annual renewable term (ART) rates after initial level term
- Approvals within 24 to 48 Hours - MIB, MVR, Rx
- Non Medical Underwriting: No Blood, No Urine, No APS

## Rapid Decision Express Sample Rates Standard Non-Nicotine

### \$100,000

Term	Male		Female	
	Age 35	Age 45	Age 35	Age 45
10 yr	\$23.32	\$32.62	\$19.31	\$30.71
15 yr	\$24.97	\$38.89	\$21.40	\$35.24
20 yr	\$27.58	\$48.98	\$23.40	\$39.15
30 yr	\$42.20	\$94.57	\$32.45	\$77.26

### \$250,000

Term	Male		Female	
	Age 35	Age 45	Age 35	Age 45
10 yr	\$47.20	\$70.47	\$37.19	\$65.68
15 yr	\$51.33	\$86.13	\$42.41	\$76.99
20 yr	\$57.86	\$111.36	\$47.42	\$86.78
30 yr	\$94.40	\$225.33	\$70.04	\$182.05

## State Availability

- Please check Fidelity Life website for state approval updates
- Product will not available in NY or WY

## Quoting

www.FidelityLife.com – FOR AGENTS link

1. Online quote calculator
  - Rapid Decision Term will be removed effective June 1, 2012
2. Rapid App Demo Link
  - Login- User Id: demoagent Password: life
  - “Quick Quote”
3. Agent Login
  - Rapid App login
    - Same individual agent User ID/PW as for Agent Login
    - “Quick Quote”
  - Rapid App Demo Link
    - Login- User Id: demoagent Password: life
    - “Quick Quote”

## Submitting Applications

### Only Available Thru Rapid App System (no paper)

- All writing agents will automatically have access to the Rapid App online app system
- Agents need to register User Id and Password for Agent Login

## Training

www.FidelityLife.com – FOR AGENTS link

- Product information, state availability, updates, marketing materials, etc.
- Prescheduled product and system webinars (schedules updated and posted)
- Recorded webinar of product overview and system demo
- FAQ