



 **FIDELITYLIFE**

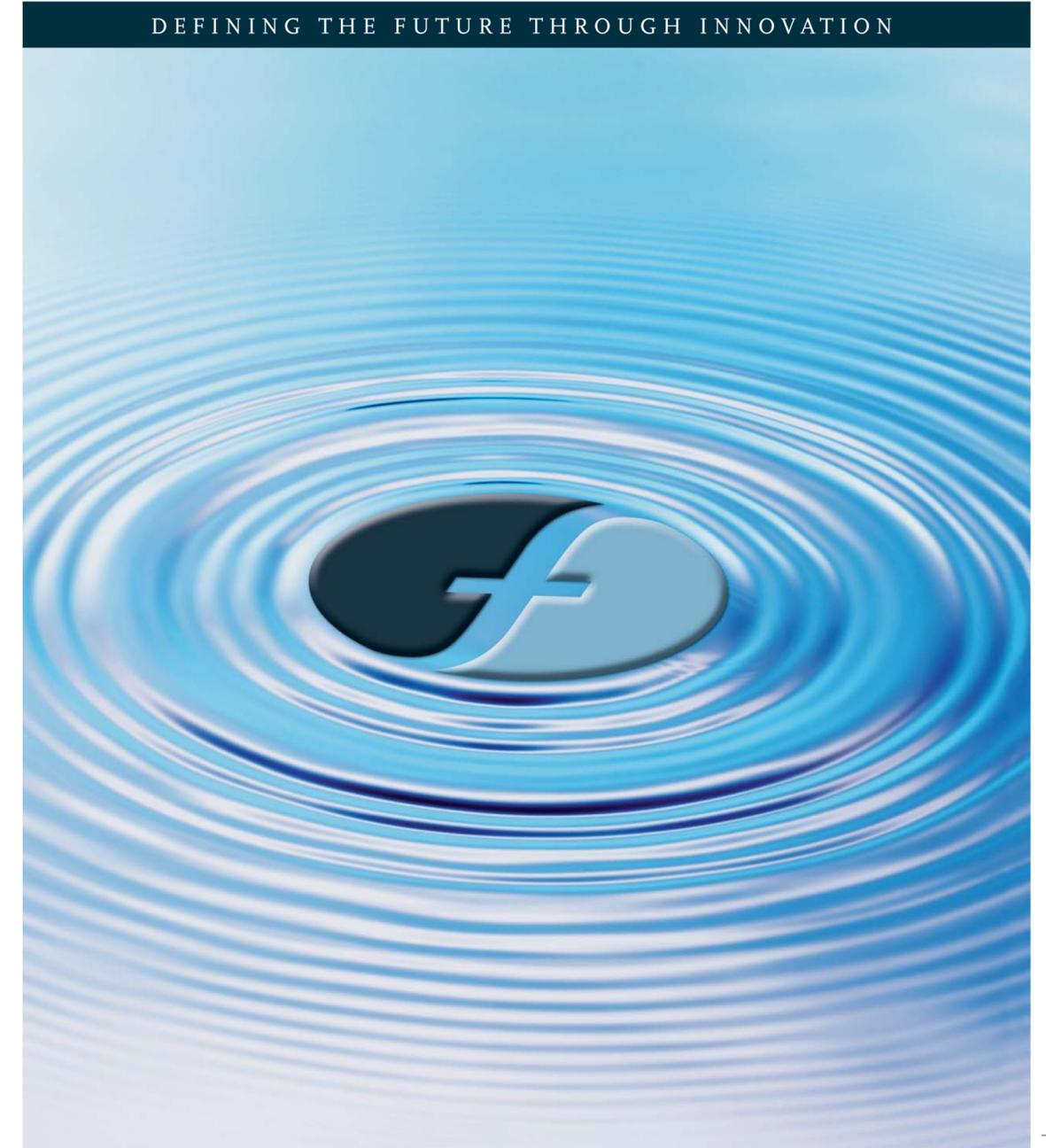
Established 1896

Innovation Is Our PolicySM

Fidelity Life Association,
A Legal Reserve Life Insurance Company
1211 West 22nd Street, Suite 209, Oak Brook, IL 60523

 **FIDELITYLIFE**
Established 1896

DEFINING THE FUTURE THROUGH INNOVATION



Innovation designed around you.

What makes Fidelity Life unique?

Just about everything. Fidelity Life is re-inventing how a company works with its distributors to deliver life insurance products that offer distinct advantages few providers can match.

- Exclusive and limited distributor base
- Total access to key decision makers
- The ability to create custom life insurance solutions for your customers
- Flexibility and quickness-to-market
- Unique web-based application and underwriting process—among the most convenient in the industry
- The option of using your own administrative resources where it is mutually beneficial for both Fidelity Life and you

A heritage of innovation

Fidelity Life was first established in 1896 as Mystic Workers of the World, a fraternal benefit society designed to provide financial security for the growing middle class of the Midwest and Northern states. Even then, we were unique among fraternal companies, as we were the first to issue insurance certificates to both men and women, rather than just to men.

Today, Fidelity Life Association continues that tradition of serving the needs of Middle Americans through innovative products, consumer-friendly service and a staff of some of the most talented, dedicated and creative people in the industry. We pride ourselves on the ability to think long term and provide solutions that put us ahead of the curve in industry change.

Re-defining interaction

You'll appreciate the fact that Fidelity Life Association limits the size of our distributor base. This allows you total access to key Fidelity Life decision makers, all of whom are committed to applying our extensive experience to bringing innovation to the industry.

You'll work directly with our team of professionals who are dedicated to creating custom life and annuity solutions that target the specific needs of your customers at attractive costs. Our enthusiasm, flexibility and creativity even extend to worksite marketing programs where our proven experience and ability to innovate in product design will enhance the chances for your programs to succeed. Decisions at Fidelity Life Association don't take months. Because we work directly with you to design our programs, decisions at Fidelity Life take a matter of days.

Today's Fidelity Life Association is designed to offer maximum flexibility and quickness-to-market. In order to accomplish that, Fidelity Life functions as a virtual company, unencumbered by the large

Home Office overhead that bogs down traditional insurers and impedes their ability to avoid delays in handling matters that are important to you. For instance, where it is mutually beneficial, you can even use your own resources for administrative operations to maintain continuity and ensure that you're in control.

Areas like customer service and information technology are outsourced, not just for cost efficiencies, but to offer you the advantage of utilizing suppliers who excel in their areas of expertise. More important, this allows us to focus on the business of insurance and serving your needs and those of your customers better than anyone in the industry.

Thanks to our flexibility and our ability to identify opportunities and develop customized life insurance programs, a partnership with Fidelity Life is more than a distributorship. It's like being part of our company.

Re-inventing underwriting

Web-based technology and underwriting innovation have enabled Fidelity Life to offer you Rapid App, one of the most convenient sales processes available today. Technologically driven and customer-centric, it's the work of experts who understand all aspects of customer service and have the knowledge and experience to provide solutions that are both forward-looking and practical.

By utilizing the Internet and the active involvement of underwriters, the application, approval and delivery processes have been streamlined to allow underwriting decisions to be made in hours or days instead of the standard average time frame of several months. The result is a quality experience that extends the bond of collaboration between you and your partners at Fidelity Life to your customers.

No examinations. No testing. No waiting for results. No impatient inquiries. And no administrative delays. Issuance of a policy depends only on the answers to a few health questions.* This unique method of underwriting and decision-making maximizes customer satisfaction, enhances placement rates, expedites commission payments and requires less administrative tracking on your part than conventional procedures. It's a huge competitive advantage that benefits customers and distributors alike. One you won't likely get from any other life insurance provider.

Re-energizing your portfolio

Fidelity Life has the financial strength and security of an A- (Excellent) rating from A.M. Best.** As one of the few companies focused on providing for the needs of Middle America, we offer you exciting new business opportunities. And, as an innovator since 1896, we offer new ways of doing business, too.

- A distributor-centric structure that offers total access to key executives
- A partnership in decision-making
- Custom life insurance solutions based on your specific needs
- Unsurpassed flexibility and quickness-to-market
- One of the most convenient web-based application and underwriting processes in the industry
- Where it is mutually beneficial, the ability to continue to utilize your personal administrative resources

To learn more about the advantages of being a Fidelity Life distributor, contact Marketing/Sales at 866-710-1013. Or visit FidelityLife.com today.

* Occasionally a medical exam, test or report will be ordered to assist in clarifying or correcting an item of medical history.
** For the latest rating, access www.ambest.com

