

# America's Most Underserved Market Is Now Your Biggest Profit Opportunity

Fidelity Life Association was founded in 1896 focused on providing innovative products to satisfy the needs of America's middle market. Today, that vision and our revolutionary Rapid App underwriting and approval process now make it highly profitable for you to write smaller, healthy cases - faster. So you can double your commissions in half the time and focus on the highly underserved, healthy middle market - a market that up to now was unprofitable to pursue.



Established 1896

**Innovation Is Our Policy<sup>SM</sup>**

Fidelity Life Association,  
A Legal Reserve Life Insurance Company

1211 West 22nd Street, Suite 209  
Oak Brook, IL 60523

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## Double Your Commissions in Half the Time

Rapid Decision Term,  
Perfect for Healthy Prospects,  
From Fidelity Life



## If You Thought the Market Was Saturated – Think Again

- There are 109 million U.S. households of which 82 million have incomes of \$75,000 or less\*
- 52% or 56 million households **do not** own an individual life policy and 35 million of these own **no** life insurance at all\*\*
- 48 million households recognize they need more life insurance to cover an average household gap of \$200,000\*\*
- If that gap was filled – over **\$9 billion** of new annual premium would be generated\*\*
- Finally, 27% of households expect to do something about this gap\*\*

Do you still think the market is saturated?

## We Make Decisions – Fast

Until now, it has never been profitable to pursue healthy people in the middle market. Why chase a \$400 premium when the application process is cumbersome, underwriting decisions take months and you need administrative staff to track cases?

Now Fidelity Life's revolutionary web-based Rapid App underwriting and approval process enables us to make decisions fast. Your prospect can electronically complete the application, including answering health questions\*\*\* and provide us an e-signature (if a voice signature is preferable to you that is fine too). We'll then review their MIB, Pharmacy and MVR records. If the information all checks out, we'll issue the policy within 24 to 48 hours. In some circumstances for prospects that have been pre-qualified, issuance can be in as little as 24 to 48 minutes! Imagine, a fully-underwritten, competitively-priced term policy approved and in-force in a matter of hours or days, not months.

Even if you are a more traditional producer who prefers to fax or mail your applications, our rapid decision process will shave months off of the typical underwriting approach. Once we have all of your prospect's application information, we will use the Internet to view relevant medical records to quickly make a decision on the case.

\* U.S. Census Bureau, No. 685

\*\* LIMRA International's *Life Insurance Ownership Study: Facts about Life, 2005*

## Perfect for Call Centers, Perfect for Brokers, Perfect for Your Customers

If you run a call center operation that thrives on quick transactions, RD Term fits perfectly. Even if you are a more traditional broker you will benefit as well. No more months of delay waiting for underwriting results and no more need for case managers. Your sales people will be able to maximize their time and increase their profits in no time flat.

And in this day and age of Internet-savvy buyers seeking instant gratification, RD Term is perfect as well. The convenience of RD Term will be very attractive to today's time-starved public who will be willing to pay a little more for the convenience of RD Term versus traditionally underwritten plans.

Now, buying leads for the middle market is profitable too. By reducing transaction costs in your operation, you can afford to invest in leads for the first time rather than utilizing more costly forms of lead generation.

## Do the Math – Improved Placement Rates for Healthy Cases Improve Your Profit

Thanks to RD Term's streamlined underwriting process, Fidelity Life's experience is that when prospects are pre-qualified and known to be healthy enough for at least standard coverage, 90% of all cases are approved and placed. That is a significant improvement over the industry average of 55% using conventional underwriting. With each new lead more likely to place, your profits will soar even more. And we'll even send your commissions on a weekly basis.

## Our Signature Process is Flexible Too

Most companies have only one way they will accept applications and signatures. With Fidelity Life you can choose your preference. We have the ability to accept signatures on paper (U.S. mail or fax), as a fillable PDF, as voice recordings, and as e-signatures. This is just another example of Fidelity Life innovation changing the complexion of the life insurance business.

## RD Term Product Features

- Level death benefit term life to age 95 guaranteed in amounts up to \$300,000
- Guaranteed level premium periods of 5, 10, 15, 20 and 30 years
- After the level premium period, policies renew on a YRT increasing premium schedule through age 94
- Policies may be converted to a permanent plan of insurance designated for conversions any time during the first 10 policy years or prior to age 65, whichever comes first
- Accidental Death Benefit Rider
- Optional Return of Premium Rider for 15, 20 or 30 year terms
- ANNUAL COMMISSIONABLE POLICY FEE OF \$85.00

Issue Age	Minimum	Maximum
16-45	\$50,000	\$300,000
46-55	\$50,000	\$200,000
56-65	\$25,000	\$100,000
66-75	\$10,000	\$25,000

## RD Term Rates

There are three premium classes for RD Term: Select Non-Nicotine, Standard Non-Nicotine and Standard Nicotine. Rates are distinct based on gender (except in Montana, which uses unisex rates).

## Profitability, Strength and Security

Fidelity Life offers the strength and security of our A- (Excellent) rating from A.M. Best. And as an innovator, we have found the way for you to target the healthy middle market profitably.

To learn more about the profit potential RD Term offers in the middle market segment, call Sales/Marketing at 866-710-1013 or visit [FidelityLife.com](http://FidelityLife.com)



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\*\*\* Occasionally a medical exam, test or report will be ordered to assist a customer in clarifying or correcting an item of medical history