

LIFETIME BENEFIT TERM is Term Insurance For a Lifetime

The purpose of life insurance is to provide your family with money after your death. This money, created by the death benefit, will help your family meet continuing financial needs that would have been provided by your income. It can help pay a mortgage, household bills, school expenses, childcare costs or ensure that your dependents are not burdened with debt.

LifeTime Benefit Term Benefit Summary

Name of Applicant _____

Spouse Name (if applicable) _____

Deduction Frequency: W BW SM M
 Other (describe): _____

| | Applicant | Spouse |
|----------------|-----------|----------|
| Death Benefit: | \$ _____ | \$ _____ |

Accidental Death Benefit: Yes No Yes No

Accidental Death Benefit: \$ _____ \$ _____

Waiver of Premium Benefit: Yes No N/A

LTC Benefit: Yes No Yes No

Dependent Child Benefit: \$ _____ \$ _____

Premium Per Deduction: \$ _____ \$ _____

Total Premium Deduction: \$ _____

Refer to your application and certificate for actual coverage and premium amounts.



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

www.FidelityLife.com

Fidelity Life Association is headquartered in Oak Brook, IL and licensed in all states and the District of Columbia, except for WY and NY. LifeTime Benefit Term (LBT Policy Form = WP300, LBT Certificate Form = WC300) and some optional benefits are not available in all states. A two-year suicide exclusion and contestability apply (one year in some states). All applications are subject to underwriting approval. Our NAIC number is 63290.

MW008 October 2007

Term Insurance for a Lifetime!

That's LifeTime Benefit Term from Fidelity Life Association.



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Consider how these important features of LifeTime Benefit Term may apply to your specific situation.

LifeTime Benefit Term:

- Can last a lifetime by providing coverage through age 120.
- Is affordable with premiums as low as \$3 per week.
- Has premiums guaranteed not to change.
- Offers the convenience of payroll deduction.
- Allows you to cover yourself, your spouse and your children.
- Is fully portable at the same cost when you retire or change work.
- Is simple to get with no medical exam required. Issuance of coverage depends upon answers to a few health questions.
- Is available to a maximum of \$250,000 for you and to a maximum of \$125,000 for your spouse. (Your spouse is eligible for up to 50% of your coverage amount.) Issue ages are from 16-70.
- Can be customized to meet your own special needs.
- Provides paid-up death benefit values after only five years, so if you decide to stop paying premiums at some time in the future, you are guaranteed paid-up coverage of a reduced amount.
- If you continue paying premiums after retirement, your coverage will be fully paid-up, under current assumptions, prior to age 100 (varies by age).
- Contains a guaranteed assumption that guarantees your initial death benefit will last for the longer of 25 years or to age 70, and thereafter can never be less than 50% of your initial death benefit.

This permanent LifeTime Benefit Term product is a solid alternative to whole life coverage. In fact, our favorable rates allow us to provide death benefit amounts that are 10% to 30% higher than most cash value insurance products.

Optional Benefits That Make LifeTime Benefit Term Even More Valuable*

Accidental Death Benefit

This optional benefit pays in the event of accidental death. It is available at issue ages 20 through 60, and will double the total death benefit paid to your beneficiary (not to exceed \$150,000) if death results from an accident. The Accidental Death Benefit expires on the certificate anniversary following your 65th birthday (see certificate for full explanation).

Dependent Child Benefit

One low premium covers all natural, adopted, step-children or any children for whom you are a legal guardian who are 15 days through 18 years old. Coverage continues until a child reaches age 23, marries or is no longer a dependent, or when you reach age 65 or terminate coverage, whichever comes first. Coverage is guaranteed issue and you may select benefit amounts from \$5,000 to \$25,000.

Waiver of Premium

This optional benefit is only available to employees. The Waiver of Premium Benefit provides that premium will be waived if the insured employee becomes totally disabled for at least a six (6) month period prior to age 60. Total disability is defined as the inability of the insured to substantially perform the essential duties of any occupation for which the insured may qualify by reason of education, training or experience in the usual and customary way due to bodily injury or disease. This benefit provides that any premium due and paid since the start of total disability will be refunded. Issue ages are 20-55.

Accelerated Death Benefit for Long Term Care**

The Accelerated Death Benefit for Long Term Care provides the insured the option of receiving a benefit early if needed for long term care. The insured becomes eligible for benefits by being certified by a physician as being both

chronically ill and confined to a nursing or assisted living facility, or by receiving home health or adult day care services. Benefits would begin after a 90 day elimination period has been satisfied. The monthly accelerated benefit is 4% of the base death benefit for a maximum benefit period of 25 months. Issue ages for this rider are 16 through 70.

Accelerated Death Benefit for Terminal Illness**

This benefit advances 50% of the face amount if the insured is diagnosed by a physician as terminally ill and is automatically part of your coverage. There is no direct extra premium charge for this benefit.

Term Insurance That Lasts a Lifetime

So, for valuable long-lasting term insurance protection, turn to LifeTime Benefit Term. You'll get the coverage you need from a company that you can trust all with the peace-of-mind that our A- (Excellent) rating from A.M. Best brings.*** To learn more about LifeTime Benefit Term, plan to attend an information meeting or watch for additional employee communications.



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* Not available in all states. The Accidental Death Benefit, Dependent Child Benefit, Waiver of Premium and Accelerated Death Benefit for Long Term Care riders are available at additional costs.

** The accelerated death benefit received for either long term care or terminal illness will reduce by a like amount the total benefit amount available for any additional accelerated benefits. The Accelerated Death Benefit for Terminal Illness is provided at no additional premium. A deduction is made from the remaining death benefit payable to the beneficiary equal to a small administrative fee plus lien interest on the death benefit paid in advance.

*** For the latest rating, access www.ambest.com