



Hybrid Life

from Fidelity Life Association

Product, New Business
and Underwriting Guide



Introducing Hybrid Life from Fidelity Life Association

The Only Way to Obtain High Face Amount, Low Cost Term Insurance Right Away!

As an agent, you know that today's customer is seeking a good value for their premium dollar. High face amount, low cost term insurance is a popular option for this reason. Unfortunately, the typical life insurance company can take up to 12 weeks (or even longer) to issue a high face amount policy at a reasonable cost. Potential customers often drop out of the process and never become policyholders due to the lengthy, invasive medical underwriting process. This creates inefficiency and lost opportunity for the agent.

Alternatively, some companies issue coverage quickly, but either limit the total amount of coverage that can be purchased, or charge a very high premium – or both. This increases the chance that the policyholder will lapse their coverage once a higher face amount, lower premium product is found. Up until now, there has simply been no company that is issuing high face amount, low cost term life insurance quickly.

Changing the Way Life Insurance is Sold

Fidelity Life Association has developed Hybrid Life, a patent pending life insurance product designed to solve this problem. Only available from Fidelity Life, Hybrid Life provides a blend of level term "all cause" life insurance and an accidental death benefit through a convenient, quick non-medical underwriting process. In fact, most policies can be issued in 24 hours or less.

With Hybrid Life, the customer has up to six months to complete the optional medical underwriting process. Based on the customer's medical underwriting results, the company will increase the "all cause" portion (up to 100%) and reduce the accidental death portion proportionally. If a customer's medical underwriting results do not allow for any improvement in policy benefits, the initial blend of coverage remains in force as originally issued.

Hybrid Life allows coverage to be put in force very quickly while giving the customer the option to complete medical underwriting at their convenience in order to maximize policy benefits. This directly improves the number of cases the agent can place, which drives up profitability per agent. In addition, Hybrid Life's competitive premium rates and high coverage limits increase the chance that once a policy is in force, it stays in force.

Experience the Hybrid Life Difference

Hybrid Life offers several distinct advantages for both the agent and customer alike. Unlike other companies who may issue temporary insurance agreements or conditional receipts, Hybrid Life is unconditional coverage that can be kept in force for the length of the term period chosen and beyond (up to age 95).

With typical medically underwritten products available elsewhere, the customer must take the medical exam immediately before even temporary or conditional coverage can be issued. In contrast, Hybrid Life allows the customer up to six months to undergo a medical exam. This not only allows for convenient scheduling, it also allows the customer to improve health issues such as weight, cholesterol or blood pressure which may ultimately allow for a more favorable blend of benefits.

These unique features make for a product that fits the needs of most customers seeking high face amount, low cost term life insurance coverage. This adds up to a product that has been proven to increase agent placement and profitability.

Continue reading to learn more about how Hybrid Life can benefit you and your customers. Most importantly, begin offering Hybrid Life today!



Established 1896

Innovation Is Our Policy®

Fidelity Life Association,
A Legal Reserve Life Insurance Company

8700 W. Bryn Mawr Ave., Ste. 900S, Chicago, IL 60631

www.FidelityLife.com



Hybrid Life Product Features

- 10, 15, 20 and 30-year term life insurance
- Blended coverage providing an initial All Cause Death Benefit and Accidental Death Benefit
- Initial blend of coverage is issued after the customer is approved through a non-medical, 24-to-48 hour underwriting process.
- Option to undergo medical underwriting within the first six months of the policy's issue date to potentially qualify for an improved blend of policy benefits.
- All Cause Death Benefit is renewable on a level premium basis through the initial term period, and on an annual renewable term (ART) basis up to age 95.
- The Accidental Death Benefit expires after the initial term period.

Issue Ages by Term Period

Term Period	Non-Nicotine	Nicotine
10-Year	18 – 65	18 – 65
15-Year	18 – 65	18 – 65
20-Year	18 – 60	18 – 60
30-Year	18 – 50*	18 – 45†

* Issue limit—Age 50: \$50,000 to \$900,000

† Issue limits—Ages 18 – 44: \$50,000 to \$690,000; Age 45: \$50,000 to \$640,000

Issue Limits

Issue Age	Minimum	Maximum
18 – 65	\$50,000	\$1,000,000**†

* Issue limits for Non-Nicotine user 30-year term—Age 50: \$50,000 to \$900,000; Nicotine user 30-year term—Ages 18 – 44: \$50,000 to \$690,000; Age 45: \$50,000 to \$640,000.

† The total combined amount of coverage available with all FLA products is \$1,000,000.

Age Basis

This product is **age nearest**, rather than age last birthday.

Conversion

This product is non-convertible

Premium Bands

- 1) \$50,000 - \$99,999
- 2) \$100,000 - \$249,999
- 3) \$250,000 - \$499,999
- 4) \$500,000 - \$999,999
- 5) \$1,000,000

Table of Contents

Product Introduction	Inside front cover
Product Features	1
Hybrid Life Sample	2
The Underwriting Approach	3
Initial Non-Medical Criteria	4
Hybrid Life Medically Underwritten Premium Class	6
Hybrid Life Build Chart	7
Prescription & Miscellaneous Quoting Criteria	8
Financial Justification	8
Foreign Travel	10
Hybrid Life Billing Information	11
Hybrid Life Sales Process	11
General Business Standards	12
Home Office Contacts	12

Premium Classes (Non-Med)

- Three non-medical premium classes are offered, Tier 1, Tier 2 and Tier 3.
- The premium paid for Tier 1 is equivalent to the premium charged for the Preferred, medically underwritten premium class assuming 100% all cause coverage.
- The premium paid for Tier 2 is equivalent to the premium charged for the Standard, medically underwritten premium class assuming 100% all cause coverage.
- The premium paid for Tier 3 is equivalent to the premium charged for a Table D, medically underwritten premium class assuming 100% all cause coverage.

Premium Classes (Medical)

- Preferred
- Preferred Nicotine
- Standard
- Standard Nicotine

Substandard Ratings (Medical)

Ratings through Table H are allowed. In addition to Flat Extra's up to \$7.50.

Hybrid Life from Fidelity Life Association

Hybrid Life Example: 35 year-old male, \$500,000, 20-year term Annual Policy Fee: \$65

Initial Non-Medical Premium Class	Equivalent Medical Premium	Initial All Cause Benefit	Initial All Cause %	Initial ADB Benefit	Initial ADB %	Premium Class After Medical Underwriting	New All Cause Benefit	New All Cause %	New ADB Benefit	New ADB %
Tier 1										
Non-Nicotine	Preferred	\$150,000	30%	\$350,000	70%	Preferred	\$500,000	100%	\$0	0%
Nicotine*	Preferred	\$225,000	45%	\$275,000	55%	Preferred	\$500,000	100%	\$0	0%
Tier 2										
Non-Nicotine	Standard	\$150,000	30%	\$350,000	70%	Standard	\$500,000	100%	\$0	0%
Nicotine*	Standard	\$225,000	45%	\$275,000	55%	Standard	\$500,000	100%	\$0	0%
Tier 3										
Non-Nicotine	Table D	\$150,000	30%	\$350,000	70%	Table D	\$500,000	100%	\$0	0%
						Table E	\$250,000	50%	\$250,000	50%
						Table F	\$225,000	45%	\$275,000	55%
						Table G	\$200,000	40%	\$300,000	60%
						Table H	\$175,000	35%	\$325,000	65%
Nicotine*	Table D	\$225,000	45%	\$275,000	55%	Table D	\$500,000	100%	\$0	0%
						Table E	\$325,000	65%	\$175,000	35%
						Table F	\$300,000	60%	\$200,000	40%
						Table G	\$275,000	55%	\$225,000	45%
						Table H	\$250,000	50%	\$250,000	50%

Rate and splits remain at non-medical level if customer chooses to NOT to undergo Medical underwriting, or if rated below the last medical premium class listed under each tier.

*Any form of tobacco or nicotine product, including cigarettes, electronic cigarettes, cigars, pipes, chewing tobacco, snuff, nicotine patches or nicotine gum.



The Underwriting Approach

Does your client qualify for Non-Medical Hybrid Life?

1. Client must be a U.S. citizen or have a permanent resident status (a green card) and have a valid Social Security Number.
2. My Client lives and works in the United States.
3. My Client (older than 55 years) has seen his/her personal physician within the past 5 years.

Conditions NOT Acceptable at All—Do NOT Submit (within the last 10 years unless otherwise stated)

- | | |
|---|--|
| Alcohol/Drug dependence within 5 years or currently elevated liver function tests | Defibrillator or Pacemaker |
| ALS (Lou Gherig’s Disease) | Diabetes with Cerebral/Cardio Vascular Disease |
| Alzheimers, Dementia or Memory Impairment | Diabetes with Coronary Artery Disease |
| Anemia other than Iron Deficiency | Down's Syndrome |
| Aneurysm (Aortic or Brain) | Hepatitis—other than A |
| Angina | HIV/AIDS |
| Atrial Fibrillation | Kidney Disorder including renal failure or dialysis |
| Arrhythmia | Leukemia |
| Autism | Liver Disease |
| Blockage or narrowing of the arteries | Lupus (SLE) |
| Cancer/Melanoma (other than Basal or Squamous Cell) | Malignant Neoplasm/Lymphoma |
| Cardiac Bypass or Stent Placement | Mentally Challenged |
| Cardiomyopathy | Mental Illness—Bi-Polar, Schizophrenia or Psychosis |
| Cerebral Palsy | Mitral Valve Prolapse with Treatment |
| Congestive Heart Disease | Muscular Dystrophy |
| COPD/Emphysema—Severe | Multiple Sclerosis |
| COPD/Sarcoidosis (pulmonary) | Pancreatitis |
| COPD with tobacco use | Parkinson's Disease |
| Crohn's Disease/Ulcerative Colitis—less than 2 years since last symptoms | Seizures –Grand Mal/Partial/Focal—with only Moderate control |
| Cystic Fibrosis | Stroke (CVA) or Multiple TIAs |
| | Transplant Recipients |
| | Vascular Disease—other than mild with no surgery |

APS Ordering Requirements

Face Amount	Ages		
	18-40	41-50	51-65
To \$250,000	IC	IC	6 months*
\$250,001 - \$500,000	IC	6 months*	1 year*
\$500,001-\$1,000,000	IC	1 year*	2 years*

IC=Individual Consideration

* If the proposed insured has seen a doctor within this timeframe, an APS will be ordered.

Age & Amount Medical Underwriting Requirements

	18-29	30-39	40-49	50-59	60-65
Less than 50K	N/A	N/A	N/A	N/A	Paramed, Blood/HOS
\$50,000 - \$249,999	Paramed, Blood/HOS	Paramed, Blood/HOS	Paramed, Blood/HOS	Paramed, Blood/HOS	Paramed, Blood/HOS
\$250,000 - \$499,999	Paramed, Blood/HOS	Paramed, Blood/HOS	Paramed, Blood/HOS	Paramed, Blood/HOS	Paramed, Blood/HOS/EKG
\$500,000 - \$999,999	Paramed, Blood/HOS	Paramed, Blood/HOS	Paramed, Blood/HOS	Paramed, Blood/HOS/EKG	Paramed, Blood/HOS/EKG
\$1,000,000+	Paramed, Blood/HOS	Paramed, Blood/HOS	Paramed, Bld/HOS/EKG	MD Exam, Blood/HOS/EKG, Inspection	MD Exam, Blood/HOS/EKG, Inspection/APS

Hybrid Life from Fidelity Life Association

Initial Non-Medical Tier Criteria

Medical History	Tier 1	Tier 2	Tier 3	Additional Clarifications
ADD & ADHD	NO	YES	YES	
Alcohol/Drug Abuse/Dependence (5 yrs+)	NO	YES	YES	
Current Use or elevated LFTs	NO	NO	NO	
Anemia - Iron Deficiency	YES	YES	YES	
Anxiety/Depression, mild (treatment within past 2 yrs)	NO	YES	YES	
Anxiety/Depression, mild (no treatment for past 2 yrs)	YES	YES	YES	1-2 low dose medications prescribed by PCP
Anxiety/Depression, mild w/Psych (within 5 yrs)	NO	NO	YES	No disability, hospitalizations or anti-psychotics
Anxiety/Depression, mild w/Psych (over 5 yrs)	YES	YES	YES	
Anxiety/Depression - anti-psychotic meds	NO	NO	IC	
Arthritis, Osteoarthritis, etc.	YES	YES	YES	
Arthritis, Rheumatoid or Psoriatic	NO	YES (mild)	YES	
Asthma (Mild & No Hospitalizations)	NO	YES	YES	Less than weekly, brief episodes, inhaler
Asthma (Moderate & No Hospitalizations)	NO	NO	YES	Symptoms more than 3x per week, 2+ daily meds
Asthma w/tobacco use (MILD only)	NO	NO	YES	
BPH or Prostatitis (after 6 months of treatment)	YES	YES	YES	
CAD - Mild Insufficiency/Stenosis/Regurg	NO	NO	NO	
CAD - Angioplasty, Stent	NO	NO	NO	
CAD - Heart Murmur, Grade I-II (treatment)	NO	YES	YES	
CAD - Myocardial Infarction	NO	NO	YES (IC)	45+ yrs, after 6 months, mild (1-3 vessels, less than 40% blockage), no bypass, no tobacco, normal BP & Cholesterol and regular cardiac follow up with no progression of CAD
Cancer - Basal Cell	YES	YES	YES	
Cancer - Squamous Cell	NO	YES	YES	
Cerebral Palsy	NO	NO	NO	
Cholesterol (current treatment)	YES	YES	YES	
Colon Polyps (benign)	YES	YES	YES	
COPD - Emphysema (mild)	NO	YES	YES	Mild-minimal or no symptoms or no tobacco use
COPD - Emphysema (moderate)	NO	NO	YES	Moderate-mild dyspnea on exertion w/o resting
COPD - Sarcoidosis, localized, non-pulmonary, more than 1 year ago or recovered	NO	NO	YES	
COPD & Sleep Apnea	NO	NO	YES	
Crohn's-mild/mod & 2 yrs with no symptoms	NO	YES	YES	No steroids in past 2 years
Diverticulosis, Diverticulitis & IBS	NO	YES	YES	
Diabetes I or Insulin Dependent	NO	NO	YES	
Diabetes I or Insulin Dependent w/tobacco use	NO	NO	NO	
Diabetes II w/good control (A1C) 40+ years	NO	IC	YES	Control - based on A1C and other impairments
Diabetes II w/good control below age 40	NO	NO	YES	
Diabetes II w/tobacco use	NO	NO	YES	
Diabetes II w/proteinuria or complications	NO	NO	YES	
Diabetes, Gestational	NO	YES	YES	
Diabetes & Sleep Apnea, Neuropathy or DI	NO	NO	YES	
Disability (permanent)	NO	YES	YES	
Family History—more than 1 death from	NO	YES	YES	CAD/Cancer or Diabetes in parent or sibling prior to age 60
Fibromyalgia/Chronic Pain-mild	NO	YES	YES	Mild-no disability or impairments, mild medication
Fibromyalgia/Chronic Pain-moderate	NO	YES (IC)	YES	Moderate-some disability and narcotic pain meds



Initial Non-Medical Tier Criteria (continued)

Medical History	Tier 1	Tier 2	Tier 3	Additional Clarifications
GERD - with or without treatment	YES	YES	YES	
Gout - no underlying alcohol/liver problem	YES	YES	YES	
Hepatitis A (fully recovered)	YES	YES	YES	
Herpes (oral)	YES	YES	YES	
Herpes (genital), no treatment & negative HIV	YES	YES	YES	
Hypertension w/good control	YES	YES	YES	
Hypertension w/proteinuria	NO	YES	YES	
Hypothyroidism	YES	YES	YES	
Hyperthyroidism w/treatment	NO	YES	YES	
Insomnia w/mild treatment	YES	YES	YES	
Kidney Disorder (chronic)	NO	NO	YES	Includes Polycystic Kidney Disease, Nephrotic Syndrome, etc.
Kidney Stones	YES	YES	YES	
Lupus	NO	NO	NO	
Medically declined by fully underwritten company in past 5 years	NO	NO	NO	
Mitral Valve Prolapse (no treatment)	NO	YES	YES	
Mitral Valve Prolapse (with treatment)	NO	NO	NO	
Multiple Sclerosis	NO	NO	NO	
Narcolepsy (mild, no treatment)	NO	YES	YES	No treatment or no episodes in last 3 years
Pancreatitis	NO	NO	NO	
Parkinson's Disease	NO	NO	NO	
Seizures - Petit Mal	NO	YES	YES	
Partial/Focal/Grand Mal w/good control	NO	YES	YES	If no event within last 6 months, no hospitalizations within 2 years and under treatment
Sleep Apnea - mild and under control	NO	YES	YES	Mild - AI 5-20 and RDI 10-30
Sleep Apnea - moderate/severe	NO	NO	YES	Moderate - AI 21-40 and RDI 31-50
Sleep Apnea - w/tobacco use or rated build	NO	NO	YES	
TIA - 1 episode, cause unknown, over 2 yrs	NO	YES	YES	
Tobacco - no use with 12-24 months	NO	YES	YES	
Ulcerative Colitis-mild	NO	YES	YES	Mild-no distal colon/rectal involvement, 1 year from diagnoses
Vascular Disease (DVT) - mild, no surgery	NO	YES	YES	If last treatment was over 6 months ago & no complications
Vascular Disease & HTN or Cholesterol	NO	NO	YES	
Weight Loss Surgery w/no complications	NO	YES	YES	

Hybrid Life from Fidelity Life Association

Hybrid Life Medically Underwritten Premium Class Criteria

	Preferred	Standard	Table D
Non-Nicotine Use	24+ Months	12 Months	Yes
Nicotine Rates	Yes	Yes	Yes
Cholesterol Max ¹	240 w/ratio 6.0	300 w/ratio 8.0	350 w/ratio 10.5
BP/Male	140/90	155/92	See BP Guides
BP/Female	140/90	155/92	See BP Guides
Family History	One death from CAD, Diabetes or Cancer in parent or sibling prior to age 60.	More than one death from CAD, Diabetes or Cancer in parent or sibling prior to age 60.	More than one death from CAD, Diabetes or Cancer in parent or sibling prior to age 60.
Moving Violations ²	No more than 2 in last 5 years.	No more than 3 in the last 2 years.	Yes
DUI	None in past 5 years.	None in past 2 years.	Yes
US Residency	2 years with permanent resident status.	Must have permanent resident status.	Must have permanent resident status
Hazardous Occupation or Avocation ²	None in past 2 years and none planned.	Yes	Yes
Foreign Travel ³ (Under-developed, unstable or hazardous areas)	None in next 2 years.	Yes	Yes

¹ When triglycerides are over 250, disregard elevated Chol/HDL ratios over 6.0

² Flat Extras allowed Aviation, Avocations, Driving History, Foreign Travel & Occupations

³ Foreign Travel - Do not ask in the state of Florida. Residents of the states of California, Colorado, Connecticut, Georgia, Illinois, Massachusetts, Missouri, New Jersey, New York, Tennessee & Washington cannot have adverse actions taken for future travel.



Hybrid Life Non-Medical Build Chart*

	Minimum	Maximum Tier 1	Maximum Tier 2	Maximum Tier 3
4' 5"	RTU	RTU	RTU	RTU
4' 6"	RTU	RTU	RTU	RTU
4' 7"	RTU	RTU	RTU	RTU
4' 8"	83	150	179	202
4' 9"	86	155	185	208
4' 10"	90	160	191	215
4' 11"	93	165	198	223
5' 0"	96	170	205	230
5' 1"	99	175	212	238
5' 2"	102	180	219	246
5' 3"	106	186	226	254
5' 4"	109	192	233	262
5' 5"	112	198	240	270
5' 6"	116	204	248	279
5' 7"	119	210	255	287
5' 8"	123	216	263	296
5' 9"	127	223	271	305
5' 10"	130	229	279	314
5' 11"	134	236	287	323
6' 0"	138	243	295	332
6' 1"	142	249	303	341
6' 2"	146	256	312	351
6' 3"	150	263	320	360
6' 4"	154	270	329	370
6' 5"	158	277	337	380
6' 6"	162	285	346	389
6' 7"	166	292	355	399
6' 8"	170	300	364	410
6' 9"	175	309	373	420
6' 10"	179	318	383	430
6' 11"	RTU	RTU	RTU	RTU
7' 0"	RTU	RTU	RTU	RTU

RTU= Refer to Underwriting

Hybrid Life from Fidelity Life Association

Prescription & Miscellaneous Quoting Criteria

Medications*	Tier 1	Tier 2	Tier 3	Notes
2 Blood Pressure & 1 Cholesterol	NO	YES	YES	
2 Cholesterol & 1 Blood Pressure	NO	YES	YES	
3 Blood Pressure or 3 Cholesterol	NO	YES	YES	
2 Blood Pressure & 2 Cholesterol	NO	YES	YES	
1 Anxiety/Depression, 1 Blood Pressure & 1 Cholesterol	NO	YES	YES	
2 Anxiety/Depression (no antipsychotic)	NO	YES	YES	
1 Anxiety/Depression & 1 Sleeping Aide	NO	YES	YES	
2 Asthma (non-steriod)	NO	YES	YES	
Blood Thinner (Coumadin)	NO	YES (IC)	YES	Depends on details
Blood Platelet (Plavix)	NO	YES (IC)	YES	
Narcotic Pain (daily)	NO	YES	YES	Depends on medication and duration
Methadone Treatment	NO	YES (IC)	YES (IC)	Depends on duration

*All of these combinations are Individual Consideration depending on the impairments prescribed for.

Miscellaneous	Tier 1	Tier 2	Tier 3
Driving History			
No DUI or 3 violations in past 2 years	NO	YES	YES
Non-valid Drivers License w/reasonable explanation**	YES	YES	YES
Criminal History			
After 5 years, not on probation	YES	YES	YES
Within 5 years	NO	NO	NO
Currently on probation	NO	NO	NO

** Reasonable—no suspended or revoked Drivers License

Driving History Flat Extras	Tier 1, 2, or 3	Tier 1, 2, or 3	Tier 1, 2, or 3	Decline
	0–6 points	7–9 points	10–11 points	Over 12 points
	0 debits/Standard	\$1.00–\$3.50	\$5.00–\$7.50	†

† We accept up to \$7.50 per \$1,000 flat extras for driving history.

If Driver's License from state other than resident state, okay to accept with explanation at Tier 1, 2 or 3.

Non-Valid Driver's License for the following reasons are IC (Individual Consideration):

- Child Support
- No Insurance
- Never had a License
- Just Moved
- Parking Tickets
- Expired Tag or License
- Court Costs or No Show
- Emission Testing



Financial Justification

Financial justification of the amount of life insurance requested is an important consideration. While large business or estate planning cases can present both special and complex challenges, personal insurance remains straight forward.

Please use the following factors for determining the amount of personal insurance available to applicants.

Age	Earned Income Factor	Unearned Income Factor
20 – 30	30	3
31 - 40	25	3
41 - 50	20	3
51 - 65	15	3

For example, someone aged 35 earning \$40,000 per year would be eligible for total coverage (all sources) of \$1,000,000 (40,000 x 25).

Earned income includes all the taxable income and pensions and other wages obtained through employment.

For our calculations, SSI benefits, disability pension benefits, welfare or other city, state or federal assistance benefits are considered unearned income.

Exceptions:

1. Except in rare cases, the minimum face amount, in the absence of other coverage, may be allowed regardless of income.
2. Rounding should be done to the next \$10,000. For example, if someone qualifies for \$102,000 of coverage we would allow \$110,000.

As always, underwriter discretion (allowing more or less coverage) may be applied provided documented justification is properly added to the file using an “exception” note.

Family Income

An unemployed spouse may have an amount equal to that in force (or applied for) on the employed spouse up to \$300,000. For amounts over that, the unemployed spouse is usually limited to 50% of the amount in force (applied for) on the employed spouse. Homemakers are OK without an interview up to the maximum for age providing the spouse or children are the primary beneficiaries.

Student Coverage

Our general guidelines are a maximum of \$100,000 on high school and trade school students, a maximum of \$200,000 for college students and a maximum of \$300,000 for post-graduate students (Masters, PhD, Law School or Medical school).

Military

Military personnel are evaluated based on what they do, not their rank/grade. We do not offer coverage to combat specialists, members of combat teams, hazardous military occupations and recruits or enlisted Grades 1 through 4.

Military risks serving in, or alerted for service in areas of conflict or potential conflict are not acceptable.

Aviation exclusions are only available to Air National Guard or reserve pilots. All exclusions must be witnessed by the beneficiary.

All military applicants are subject to an underwriting interview.

Hybrid Life from Fidelity Life Association

Foreign Travel

The factors that affect consideration of applicants who plan foreign travel can change very quickly. These guidelines are not a substitute for common sense. The current political, environmental, military, criminal and health factors for each country or area where travel is contemplated must be considered.

Always check the State Department Web site (www.travel.state.gov) for any travel warnings. If present, coverage is not available.

NOTE: While a small number of states do not allow underwriting action based on hazardous foreign travel, this does not apply to foreign residence. The travel question on the application **MUST** be answered in all cases.

The following guidelines apply to U.S. citizens traveling abroad. Permanent Residents (green card holders) will be considered only if proposed travel is to low risk areas.

Foreign Travel Defined

- a. Vacation travel is a single trip of 30 days or less.
- b. Business travel totaling not more than 90 days per year and not more than four weeks at a time.
- c. Longer periods of travel (4-6 months) will be classified as Foreign Residence and rated appropriately.

Occupations

Where business travel is indicated and the occupation does not appear to be appropriate (e.g., janitor) a clear explanation will be required.

Travel by Missionaries (and related religious activities), Diplomats, Journalists, Archeologists, Geologists, Volunteer and Foreign Aid workers will not be considered. Military and U.S. State Department personnel may be considered on an individual basis.

Vacation

Travel to resort destinations is usually considered at best class. The same holds true for cruise ships which have ports of call in areas of moderate concern.

Visits to "family" should not be considered as true vacation travel and should be handled strictly in accordance with the area classification.

The standard requirement for our business is that the Proposed Insured must be a U.S. citizen living in the United States or a Permanent Resident (green card holder) living in the United States.

In some cases, a U.S. citizen living outside the United States on a temporary basis might be considered if they are residing in a low risk country. The temporary residency must be for a period of 90 days or less. Where a longer period of time is anticipated or where the total amount of time living outside the United States will exceed 4 months per year, we will underwrite on a case by case basis.

Temporary Residents

Applicants who are in the United States on the basis of a temporary visa will not be considered.



Hybrid Life Billing Information

Hybrid Life is available for quoting exclusively through Fidelity Life's proprietary Rapid App system.

Billing Modes

Annual	Direct, Credit Card or EFT
Semi-Annual	Direct, Credit Card or EFT
Quarterly	Direct, Credit Card or EFT
Monthly	Credit Card or EFT

The credit card payment option may not be available in all states.

Modal Factors

Annual	1.00
Semi-Annual	.52
Quarterly	.28
Monthly	.087

Hybrid Life Follow-up Schedule

In the event the customer does not schedule their paramed exam, the company initiates the following process to remind the customer to schedule the exam.

Timing	Activity Scheduled
30 days post-issue	E-mail reminder (call if no e-mail available)
60 days post-issue	Regular mail reminder letter
90 days post-issue	E-mail reminder (call if no e-mail available)
120 days post-issue	Regular mail reminder letter
150 days post-issue	Regular mail reminder letter
165 days post-issue	Final reminder phone call
180 days post-issue	Final reminder letter

Hybrid Life from Fidelity Life Association

General Business Standards

Fidelity Life Association complies with all federal and state regulations. Each person transacting business with Fidelity Life Association is expected to be familiar with the regulations of the state in which they do business and to act within both the letter and the spirit of the law.

Home Office Contacts

Policyowner Service and Commissions
Toll-free (800) 369-3990

New Business and Appointments
Toll-free (888) 440-1540

Underwriting and Risk Assessment
Toll-free (866) 947-8739
Switchboard (630) 522-0392

General E-mail

New Business	newbus@FidelityLife.com
Policyowner Services	pos@FidelityLife.com
Agency/Marketing	agency@FidelityLife.com

New Business

Phone: (888) 440-1540
Fax: (866) 947-8730 (New Applications)
Fax: (866) 947-8735 (Requirements)

Mail and Courier

Mailing Address
Fidelity Life Association
P. O. Box 5030
Des Plaines, IL 60017

Courier Address

Fidelity Life Association
8700 W. Bryn Mawr Ave., Ste. 900S
Chicago, IL 60631

Underwriting Contacts

Underwriting at Fidelity Life is completed by a combination of home office staff and outside underwriting groups. We recognize that producers have a need to contact an underwriter for any number of reasons and encourage you to do so. Our success, like yours, depends on being able to put profitable business on the books.

Need to speak to an underwriter? Call: **(866) 947-8739**
This toll-free number searches the underwriting group and finds an available underwriter here at the home office.

Underwriting Case Status: **(888) 440-1540**

You may receive communication from underwriters who are not listed below. Feel free to deal with these other underwriters on a case by case basis. General questions or situations of concern should, however, be addressed to the following:

Doug Coe, Chief Underwriter
(224) 265-9726
doug.coe@FidelityLife.com

Fran Gramberg, Underwriting Administration
(224) 265-9759
fran.gramberg@FidelityLife.com

Jeannine Duplessis, Underwriting Manager
(224) 265-9757
jeannine.duplessis@FidelityLife.com

Danny Kidd, Underwriting Consultant
(224) 265-9755
danny.kidd@FidelityLife.com

Mary Peifer, Underwriting Consultant
(224) 265-9758
mary.peifer@FidelityLife.com

Tracy Morin, Underwriter
(224) 265-9716
tracy.morin@FidelityLife.com

Other Contact Information

Underwriting E-Fax	(866) 947-8734
General Underwriting E-Mail	und@FidelityLife.com
Fidelity Life Website	www.FidelityLife.com

Innovation Designed Around You

With an A- (Excellent) rating from A.M. Best,* Fidelity Life Association offers financial strength and security. As an innovator, we provide the kind of flexibility and quickness-to-market that keeps you ahead of the curve in taking advantage of opportunities for success.

- Total access to key decision-makers.
- The ability to create custom life solutions for your customers.
- Unique Web-based application and underwriting process—among the most convenient in the industry.

To learn more about Hybrid Life from Fidelity Life Association, call us at **(866) 710-1013**.



Established 1896

Innovation Is Our Policy®

Fidelity Life Association,
A Legal Reserve Life Insurance Company

www.FidelityLife.com