*Insta*Termsm

from Fidelity Life Association

Term Life Insurance

Convenient

RAPIDecision® process. It is among the most convenient application and underwriting processes available in the industry. Utilizing the Internet and the active involvement of our underwriters, the application and approval processes have been streamlined to allow you to obtain coverage in days, not months. Policy issuance does not require a medical examination. Instead, approval for a policy depends upon your answers to health questions on the application and third-party data.

Features

Fidelity Life's *Insta*TermSM product provides guaranteed level premium periods of 10, 15, 20 or 30 years in benefit amounts up to \$500,000. Coverage is available for people ages 18 to 65 years.

Premium Examples

Rates shown are monthly premiums and are based upon underwriting approval. Fidelity Life accepts monthly recurring payments via EFT and credit / debit card (other modes and direct-bill also available).

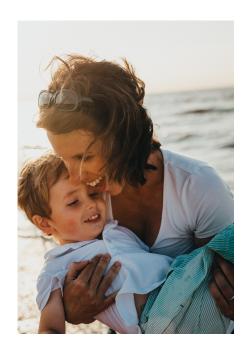
| \$500,000 Age | 15 Year Term | | 20 Year Term | | 30 Year Term | |
|------------------|--------------|----------|--------------|----------|--------------|----------|
| | Male | Female | Male | Female | Male | Female |
| 35 | \$50.46 | \$41.33 | \$55.25 | \$50.03 | \$86.57 | \$69.60 |
| 40 | \$62.21 | \$55.25 | \$71.34 | \$64.38 | \$130.50 | \$96.14 |
| 45 | \$91.35 | \$75.69 | \$113.54 | \$91.79 | \$199.67 | \$141.38 |
| 50 | \$136.16 | \$112.67 | \$170.09 | \$138.33 | \$324.08 | \$241.86 |

Brought to you by



On behalf of





For more information or to apply, please call Insurance Specialists, Inc. at (888)474-1959



Fidelity Life Association is headquartered in Chicago, IL and is licensed in all states and the District of Columbia, except for WY and NY. *Insta*TermSM Form F4000-03 is not available in all states. Riders may be subject to underwriting approval. Certain exclusions in coverage apply. Our NAIC number is 63290.