

Graded Death Benefit Whole Life

- Designed for employees, spouses and parents
- Issue ages 50 through 79*
- “Guarantee” issue**
- Face amounts from \$5,000 to \$25,000
- Full benefits starting in the third year

* Active employee eligibility begins at age 20

** Simplified issue when employee is purchasing for a parent

COLLATERAL BENEFITS
GROUP

For information, call us toll-free
866-322-2244

Graded Death Benefit Whole Life.

Designed Especially for Employees,
Spouses and Parents
by Fidelity Life Association.

 **FIDELITYLIFE**
Established 1896



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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 licensed in all states and the District of Columbia, except for WY and NY. Graded Death Benefit Whole Life (Group GDB Policy Number = WP100, Group GDB Certificate Number = WC100) and some optional benefits are not available in all states. A two-year suicide exclusion and contestability applies (one year in some states). All applications are subject to underwriting approval. Our NAIC number is 63290.

Fidelity Life Association and your employer have teamed up to offer a Graded Death Benefit Whole Life product that provides partial coverage immediately, with full coverage starting in year three. The coverage is available through convenient payroll deduction and you will enjoy the peace-of-mind brought to you by our A- (Excellent) rating from A.M. Best.***

“Guarantee” Issue Available

If you are an active employee, Graded Death Benefit coverage is “guarantee” issue for your spouse and you. You need only to be actively at work on the date the application is signed.

If you are purchasing the coverage for a parent the coverage is simplified issue, requiring the answers to a few health questions.

Issue Ages and Limits

For parents, coverage is available between the ages of 50 and 79 with limits of \$5,000 to \$10,000.

For active employees and spouses, coverage may be issued between the ages of 20 and 79 with limits ranging from \$5,000 to \$25,000.

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

The Graded Death Benefit

The death benefit available from the Graded Death Benefit Whole Life certificate increases over the first three years as follows:

Year 1

The death benefit is at least 10% of the face amount or an amount equal to one annual premium plus 10%, whichever is higher. The full face amount will be paid for accidental death.

Year 2

The death benefit is at least 25% of the face amount or an amount equal to two annual premiums plus 10%, whichever is higher. The full face amount will be paid for accidental death.

Year 3

100% of the face amount is paid upon death for any cause.

Accelerated Death Benefit – at No Additional Charge****

You may accelerate up to 50% of the death benefit if you are diagnosed by a physician to have a life expectancy of 12 months or less. This feature is added at no additional cost.

Accelerated Death Benefit for Long Term Care****

The Accelerated Death Benefit for Long Term Care rider provides a portion of the death benefit when the insured becomes eligible for benefits by being certified as being both chronically ill and confined to a nursing or assisted living facility or is receiving home health or adult day care services. The rider provides a monthly accelerated benefit with a two-year waiting period after a 90-day elimination period has been satisfied. The monthly accelerated benefit is 4% of the base face amount with a maximum benefit period of up to 25 months. Issue ages for this rider are 16 through 70 and the rider expires at age 121.

To learn more about Graded Death Benefit Whole Life, contact your employer or Collateral Benefits Group.



**** Not available in all states