



**Waugh Agency, LLC**  
Insurance Services  
138 West St.  
Easthampton, MA 01027  
(413) 527-2738 - local  
(800) 779-4090 - toll/fax  
[www.waughagency.com](http://www.waughagency.com)  
[service@waughagency.com](mailto:service@waughagency.com)



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

Fidelity Life Association is licensed in all states and the District of Columbia, except for WY and NY. Rapid Decision Term (Policy Form F3600) and some riders 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.

M3100 February, 2008

**Fast and Easy:  
That's Rapid Decision  
Term from Fidelity Life.**



Established 1896



## Rapid Decision Term Life, For the Long-Term

Rapid Decision Term Life insurance is designed to make the entire application and approval process with Fidelity Life Association easy for you. That is innovation born from over 100 years of experience protecting the families of Middle America.

When you shop for term life insurance, have a look at Fidelity Life. We offer vast industry experience, competitive rates, quality service and one of the most convenient application and approval processes in the industry to the people who make up the backbone of our country.

People just like you.

### We Make It Convenient for You

Fidelity Life now offers you term life insurance that features our Rapid App process, among the most convenient application and underwriting processes available in the industry. By getting our information online, we virtually eliminate embarrassing exams, invasive tests and tedious delays.\* Utilizing the Internet and the active involvement of our underwriters, the application and approval process has been streamlined to allow you to obtain coverage from Fidelity Life Association in *days*, not months. Standard policy issuance depends only on the answers to a few health questions during the underwriting process.

### The Terms Of Our Rapid Decision Term Life

Fidelity Life's Rapid Decision Term product provides guaranteed level premium periods of 5, 10, 15, 20 or 30 years in benefit amounts up to \$300,000, depending on age. Coverage is available for people ages 16 to 75 years.

An Accelerated Death Benefit feature is also part of the policy, at no additional cost to you.\*\* Accelerated Death Benefit is a policy rider that provides for an advance payment of up to 50% of the death benefit if the insured is diagnosed by a physician to have a life expectancy of 12 months or less. Death benefits are reduced by the advance plus interest.

### Optional Riders

You can also add custom rider options like Return of Premium, Waiver of Premium, Dependent Child Coverage and Accidental Death Benefit.

- The Return of Premium Rider allows the insured to receive a percentage of premium back – grading up to 100% at the end of a full policy term. The Return of Premium rider is available only for policies with terms of 15, 20 or 30 years.
- Waiver of Premium Rider pays the policy premium if the insured becomes disabled and is available for those ages 20 to 55. There is a 6-month retroactive waiting period.

- Dependent Child Rider offers children of the primary insured (aged 19 to 60 years), who are 15 days to 18 years old, coverage from \$5,000 to \$25,000. Coverage ceases when the child reaches age 23 or when the primary insured reaches age 65, or the policy terminates, whichever comes first.
- The Accidental Death Benefit is a rider that pays a benefit in the event of accidental death. The rider is available at issue ages 20 through 60, in benefit amounts up to \$300,000. The ADB rider expires at age 65.

### Peace-of-Mind With Fidelity Life

Fidelity Life Association provides you peace-of-mind as well. As a policyholder you will benefit from the financial strength and security of our A- (Excellent) rating from A.M. Best.\*\*\*

### Rapid Decision Term; Innovation with You in Mind

At Fidelity Life, we are dedicated to providing a customer experience unique in the industry today. Our Rapid Decision Term combines the speed of our Rapid App process, flexible product features and riders, and the solid financial ratings that allow us to offer you one of the best insurance values available today.

To learn more about Rapid Decision Term, contact your Fidelity Life representative or go to [www.FidelityLife.com](http://www.FidelityLife.com). You'll be glad you did.



Established 1896

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

**Waugh Agency, LLC**  
Insurance Services  
138 West St.  
Easthampton, MA 01027  
(413) 527-2738 - local  
(800) 779-4090 - toll/fax  
[www.waughagency.com](http://www.waughagency.com)  
[service@waughagency.com](mailto:service@waughagency.com)