



InstaBrain Pure Term

Accelerated Underwriting Term Life



Working with you, for life®

Product Features

Issue Ages:

18-60, age last birthday

Coverage:

- 100% all-cause Term coverage
- 5-year ART period

Face Amounts & Term Periods:

Min: \$50K

Max: see table below

Term (Yrs)	Issue Age	Tobacco	Max Face
10, 15, 20	18 – 55	All	\$1,000,000
10, 15, 20	56 – 60	All	\$900K grading down \$100k each higher issue age (to \$500k at 60)
30	18 – 50	NT	\$1,000,000
30	18 – 45	T	\$1,000,000

*Limit of \$1,000,000 across both InstaBrain and Pure Term products

Risk Classes:

Non-Tobacco:

- Preferred Plus
- Preferred
- Standard
- Standard Extra
- Rated C
- Rated D

Tobacco:

- Preferred
- Standard Extra
- Rated C
- Rated D

Policy Fee:

\$95

Non-Commissionable

Conversion Options:

Conversion to Fidelity Life's current Conversion Whole Life product allowed through the 5th policy anniversary for 10-yr term policies and through the 10th policy anniversary for 15-yr+ term policies.



Product Features (continued)

Embedded Riders:

Accelerated Death Benefit for Terminal Illness

- Up to 50% of face amount payable in a lump sum upon diagnosis of terminal illness (<= 12 months)
- Dollar Maximum: \$100,000
- Dollar Minimum: \$5,000
- No additional premium
- Admin Fee: \$0
- Accelerated benefits payable two years after issue or latest policy reinstatement date
- Rider termination: death of insured, policy termination, payment of any accelerated benefit, anniversary at age 85
- Effect on policy values: Accelerated payment treated as lien at 7% interest

Optional Riders:

Dependent Child Rider

- Child Rider is subject to underwriting and could result in a base policy decline.
- Issue Ages - Parent (i.e. proposed insured): 20 to 60
- Issue Ages - Children: 15 days to 18 years (standard risks)
- Maximum coverage: \$25,000
- Minimum coverage: \$5,000
- Expires when the child reaches age 23 or when the insured reaches age 65, whichever comes first.
- Rate is \$8.00 per \$1,000 of coverage per year.

(Rider not available in all states.)

Accidental Death Rider

- Issue Ages: 20-65
- Maximum coverage: lesser of \$250,000 or base policy coverage
- Minimum coverage: \$25,000
- This rider provides an additional benefit in the event of the accidental death of the primary insured.
- The rider offers two additional inherent benefits – the Travel Accident Benefit and the Auto Safety Benefit – both of which increase the rider benefit amount if certain conditions are met.
- There is a one-time 50% decrease in benefit at age 70.
- The rider expires at age 80.

Additional Product Features

Premium Modes

Monthly, Quarterly, Semi-Annual, Annual

Payment Methods

Credit card, EFT

Guarantees:

Fully-guaranteed premiums during level term period

5-year ART period

Signature Type

Immediate e-signature at point-of-sale

Death Benefit

Level, \$1k per unit; reduced by election of Accelerated Death Benefit for Terminal Illness

Death Benefit Payment Options

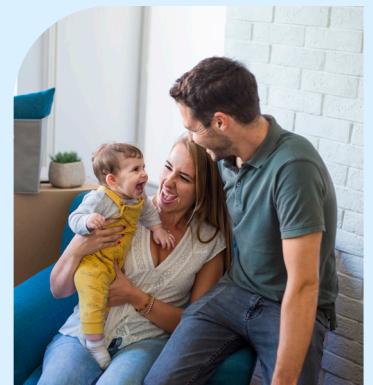
Lump sum only

Policy Delivery:

Policy available electronically within 24 hours, accessible via customer portal

Free Look:

Customer may cancel anytime within the 30 day money back period





Fidelity Life, an iA Financial Group Company

We are proud to be a part of iA Financial Group, a company with over 130 years of experience in the insurance and wealth management sectors. iA Financial Group has earned a reputation for trustworthiness among its clients, consistently adapting its practices and product offerings to meet the evolving needs of the market. Founded in 1892, iA's mission is to ensure the financial well-being of its clients by offering them personal insurance coverage and investment solutions to help them achieve their personal goals.

Fidelity Life Association
A Legal Reserve Life Insurance Company

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Rated A- (Excellent) by A.M. Best¹

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