



InstaBrain Term

Accelerated Underwriting Term Life with Living Benefits*



Working with you, for life®

*Living benefits may not be available in all states.

Product Features

100% all-cause term life insurance with living benefits offered exclusively via digital sales

Living Benefits:

Shared Features –

- No additional premium
- Admin Fee: \$0
- Benefits can be accelerated for no more than one Living Benefits rider for each policy (Chronic Illness or Terminal Illness)
- Policy premiums waived upon acceleration of benefits for either Living Benefits rider
- Rider termination: death of insured, policy termination, payment of any accelerated benefit, anniversary at age 85

Chronic Illness – up to 50% of face amount payable over 36 months upon diagnoses of either (a) permanent severe cognitive impairment or (b) permanent inability to perform 2+ Activities of Daily Living

- If death occurs during acceleration, the remaining non-accelerated benefit and remaining acceleration payments will all be paid in one lump sum
- No waiting / elimination period
- Dollar Maximum: N/A, only maximum is 50% of face amount
- Dollar Minimum: \$25,000
- Effect on policy values: Accelerated payment treated as lien at 0% interest
- Alternative lump sum payment option discounts 36 monthly payments at 8% interest

Terminal Illness – up to 90% of face amount payable in a lump sum upon diagnosis of terminal illness (<= 12 months)

- Dollar Maximum: \$250,000
- Dollar Minimum: \$5,000
- Effect on policy values: Accelerated payment treated as lien at 8% interest

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

Issue Ages:

18-60, age last birthday

Risk Classes:

Non-Tobacco:

- Preferred Plus
- Preferred
- Standard
- Standard Extra

Tobacco:

- Preferred
- Standard Extra

Policy Fee:

\$95

Commissionable

Premium Modes:

- Monthly
- Quarterly
- Semi-Annual
- Annual

Payment Methods

- Credit card
- EFT



Product Features (continued)

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)

This rider provides coverage ranging from \$5,000 to \$25,000 for each eligible child, stepchild or legally adopted child. Coverage expires when the child reaches age 23 or when the insured reaches age 65, whichever comes first. Rate is \$8.00 per \$1,000 per year.

Accidental Death Rider

Issue Ages 18-60

This rider provides an additional benefit, ranging from \$25,000 to the smaller of \$250,000 or the face amount of the base policy, in the event of the accidental death of the primary insured. There is a one-time 50% decrease in benefit at age 70. The rider expires at age 80. The rider also offers two additional inherent benefits, Travel Accident Benefit and the Auto Safety Benefit, both of which increase the rider benefit amount if certain conditions are met.



Conversion Options:

None

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 Living Benefits

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



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Fidelity Life Association
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Rated A- (Excellent) by A.M. Best¹

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