

SERFF Tracking Number: FDLR-126441435 State: Arkansas
Filing Company: Fidelity Life Association, A Legal Reserve Life Insurance Company State Tracking Number: 44479
Company Tracking Number:
TOI: L07G Group Life - Whole Sub-TOI: L07G.101 Fixed/Indeterminate Premium - Single Life
Product Name: AR Marketing Material
Project Name/Number: /

Filing at a Glance

Company: Fidelity Life Association, A Legal Reserve Life Insurance Company

Product Name: AR Marketing Material

SERFF Tr Num: FDLR-126441435 State: Arkansas

TOI: L07G Group Life - Whole

SERFF Status: Closed-Filed-Closed

State Tr Num: 44479

Sub-TOI: L07G.101 Fixed/Indeterminate Premium - Single Life

Co Tr Num:

State Status: Filed-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Author: Barbara Mooney

Disposition Date: 01/06/2010

Date Submitted: 01/05/2010

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Not Filed

Project Number:

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Overall Rate Impact:

Group Market Type: Employer, Association

Filing Status Changed: 01/06/2010

Explanation for Other Group Market Type:

State Status Changed: 01/06/2010

Deemer Date:

Created By: Barbara Mooney

Submitted By: Barbara Mooney

Corresponding Filing Tracking Number:

Filing Description:

Please review cover letter.

Company and Contact

Filing Contact Information

Ciaran Brady, Vice President - Operations
1211 W 22nd St, Suite 209

Ciaran.Brady@FLA-Life.com
630-522-0392 [Phone]

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Product Name: AR Marketing Material
 Project Name/Number: /

Oak Brook, IL 60523 630-522-0397 [FAX]

Filing Company Information

Fidelity Life Association, A Legal Reserve Life Insurance Company CoCode: 63290 State of Domicile: Illinois
 1211 W 22nd St. Group Code: 3413 Company Type: Life
 Suite 209 Group Name: State ID Number:
 Oak Brook, IL 60523 FEIN Number: 36-1068685
 (630) 522-0392 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$200.00
 Retaliatory? Yes
 Fee Explanation: 4 Marketing Brochures @ \$50 a piece.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Fidelity Life Association, A Legal Reserve Life Insurance Company	\$200.00	01/05/2010	33258057

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	01/06/2010	01/06/2010

SERFF Tracking Number: FDLR-126441435 *State:* Arkansas
Filing Company: Fidelity Life Association, A Legal Reserve Life *State Tracking Number:* 44479
Insurance Company
Company Tracking Number:
TOI: L07G Group Life - Whole *Sub-TOI:* L07G.101 Fixed/Indeterminate Premium - Single
Life
Product Name: AR Marketing Material
Project Name/Number: /

Disposition

Disposition Date: 01/06/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Cover Letter		Yes
Supporting Document	Filing Authorization		Yes
Supporting Document	Statement of Variability		Yes
Form	Marketing Material		Yes
Form	Marketing Material		Yes
Form	Marketing Material		Yes
Form	Marketing Material		Yes

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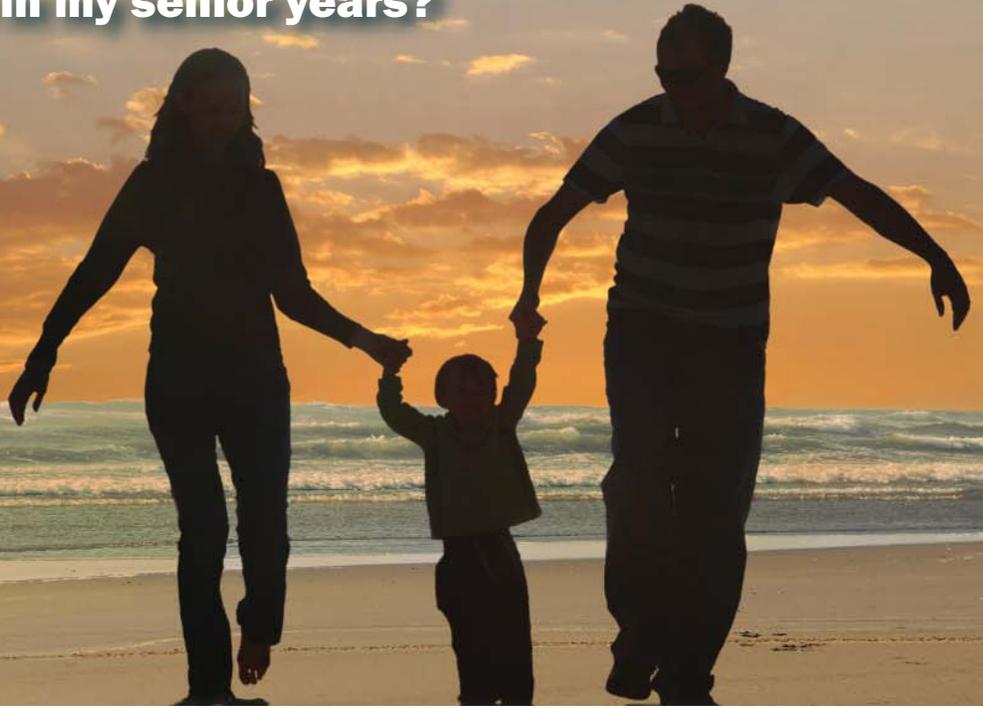
Form Schedule

Lead Form Number:

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	MW060	Advertising	Marketing Material	Initial			WM060 Dec 09.pdf MW060-VAR.pdf
	MW070	Advertising	Marketing Material	Initial			WM070 Dec 09.pdf MW070-VAR.pdf
	MW100	Advertising	Marketing Material	Initial			WM100 Dec 09.pdf MW100-VAR.pdf
	MW200	Advertising	Marketing Material	Initial			WM200 Dec 09.pdf MW200-VAR.pdf

**Do I have enough protection to cover my family
as well as my needs in my senior years?**

Is it Guaranteed ?



LifeTime Benefit Term Life Insurance with Long Term Care Protection

**Special offer for eligible [employees]—
up to [\$75,000] of life insurance protection on a Guaranteed Issue basis!**

LifeTime Benefit Term is a unique life insurance protection product that also provides you with a low-cost way to cover the potential costs of long-term care in your senior years. Best of all, it comes with guarantees!

In addition to providing a life insurance death benefit, LifeTime Benefit Term gives you the option to receive an accelerated payment of your insurance coverage to cover the costs associated with nursing homes, assisted living and even in-home care—up to 3 times the amount of your death benefit!

Contact



“Serving Public Employees Since 1980”

Name

John R. Boyer LUTCF

Phone

Toll-Free: 800/752-0933

Office: 406/728-5488

E-mail address

j.boyer@hotmail.com

[Rated A- (Excellent) by A.M. Best]¹



Established 1896

Innovation Is Our Policy[®]

Fidelity Life Association,
A Legal Reserve Life Insurance Company

www.FidelityLife.com

Protect Yourself, Your Family and Your Future with LifeTime Benefit Term Insurance

Through the convenience of [payroll deduction], we offer you and your families

Valuable Life Insurance Protection Through Age 120!

- LifeTime Benefit Term life insurance up to [\$150,000] for eligible [employees].
- No medical exams required. Issuance of coverage depends upon answers to a few health questions.
- Life base insurance premiums are **guaranteed** through age 120.
- Provides paid-up death benefit values after only five years, so if you decide to stop paying premiums at some time in the future, you are guaranteed paid-up coverage of a reduced amount.
- Flexible! You have the option to:
 - Continue your coverage at the same premium; or
 - Elect reduced paid-up insurance coverage after 5 years with no further premium payments—**Guaranteed!**
- Fully portable—you own it and take it with you when you leave your [employment].
- [• Spouse and child coverage is available.]
- Accelerated Death Benefit for Terminal Illness^{†*}
 - You can receive up to 50% of the death benefit (not to exceed \$100,000) if you are diagnosed as terminally ill, with the remaining death benefit being paid to your beneficiary.
- [• While projected to remain level under current assumptions, the certificate contains a guarantee ensuring that the initial death benefit will last for the longer of 25 years or to age 70 and thereafter can never be less than 50% of your initial death benefit.]
- [• Based on the current interest rate of [5%], death benefit will not decrease and will be fully paid up prior to age 100.]
- [• Should the current interest rate change, you will receive a notice explaining the impact on your contract.]

Accelerated Death Benefit for Long Term Care (LTC)^{†*}

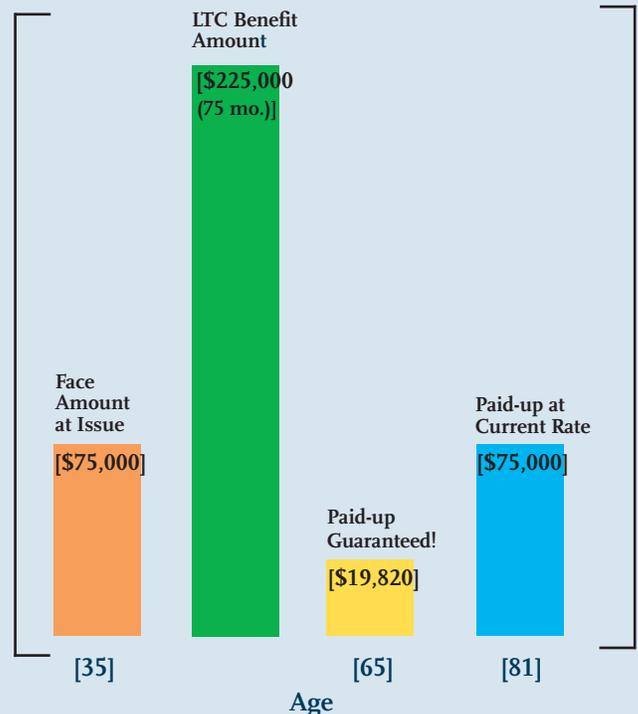
- If you are unable to perform two of six Activities of Daily Living and require nursing home, home health care, assisted living, or adult day care services, you will receive [4%] of your death benefit each month for up to 25 months.
- **Extension of Long Term Care Benefits (EOB)[†]**
Extends the monthly Long Term Care benefit for up to an additional [50] months, after 100% of the base death benefit has been used for long term care.
- Insurance premiums are waived during the time this benefit is being paid.

[†] See contract for a complete definition of benefit eligibility. These optional benefits are available at additional costs. Long Term Care and Extension of Benefits premiums are not guaranteed.

* Any accelerated death benefit received for either Long Term Care or Terminal Illness will reduce by a like amount the total benefit amount available for any additional accelerated benefits. The maximum death benefit you may apply for with long term care benefits is [\$150,000]. The accelerated death benefit for a terminal illness is provided at no additional premium. A deduction is made from the remaining death benefit payable to the beneficiary equal to a small administrative fee plus lien interest on the death benefit paid in advance.

An Example of How LifeTime Benefit Term with LTC Works

- A [35]-year-old [non-smoker] can purchase [\$75,000] of coverage including the Accelerated Death Benefit for Long Term Care and Terminal Illness [with Extension of Long Term Care Benefits] for [\$21.24] [biweekly].
- At age [65], the [employee] would have guaranteed paid-up insurance of [\$19,820].
- At age [81], the full face amount of [\$75,000] would be paid-up based on current interest rates.
- Long Term Care benefit of [\$3,000 (4% of \$75,000)] per month would be available for up to [75] months.



Rates and values shown in this example are based on a gender mix of [30% male and 70% female]. The monthly LTC payment equals [4%] of the initial death benefit. [The maximum LTC payments equal 1, 2, or 3 times the current death benefit depending on the EOB option chosen.] The current death benefit at time of LTC payment may differ from original death benefit. While projected to remain level under current assumptions, the certificate contains a guarantee ensuring that the initial death benefit will last for the longer of 25 years or to age 70 and thereafter can never be less than 50% of your initial death benefit. Assumes current rate of interest is [5%].

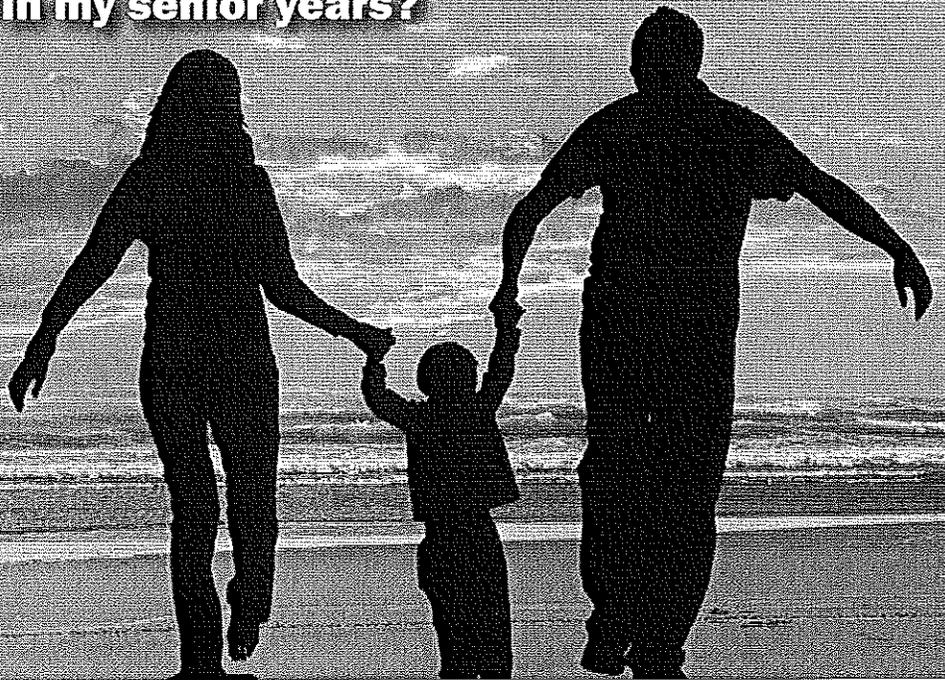
[MW060 December 2009]

[†]For latest rating access www.ambest.com

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**Do I have enough protection to cover my family
as well as my needs in my senior years?**

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[Rated A- (Excellent) by A.M. Best] #4

FIDELITYLIFE

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Protect Yourself, Your Family and Your Future with LifeTime Benefit Term Insurance

Through the convenience of [payroll deduction], we offer you and your families

Valuable Life Insurance Protection Through Age 120!

- LifeTime Benefit Term life insurance up to [\$150,000] for eligible [employees].
- No medical exams required. Issuance of coverage depends upon answers to a few health questions.
- Life base insurance premiums are guaranteed through age 120.
- Provides paid-up death benefit values after only five years, so if you decide to stop paying premiums at some time in the future, you are guaranteed paid-up coverage of a reduced amount.
- Flexible! You have the option to:
 - Continue your coverage at the same premium; or
 - Elect reduced paid-up insurance coverage after 5 years with no further premium payments—Guaranteed!
- Fully portable—you own it and take it with you when you leave your [employment].
- Spouse and child coverage is available.
- Accelerated Death Benefit for Terminal Illness**
 - You can receive up to 50% of the death benefit (not to exceed \$100,000) if you are diagnosed as terminally ill, with the remaining death benefit being paid to your beneficiary.
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Accelerated Death Benefit for Long Term Care (LTC)†

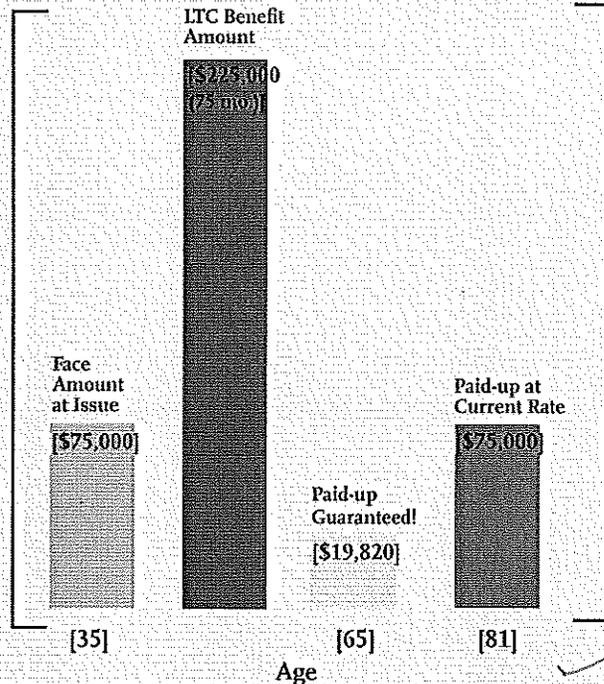
- If you are unable to perform two of six Activities of Daily Living and require nursing home, home health care, assisted living, or adult day care services, you will receive [4%] of your death benefit each month for up to 25 months.
- Extension of Long Term Care Benefits (EOB)†
 - Extends the monthly Long Term Care benefit for up to an additional [50] months, after 100% of the base death benefit has been used for long term care.
- Insurance premiums are waived during the time this benefit is being paid.

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An Example of How LifeTime Benefit Term with LTC Works

- A [35]-year-old [non-smoker] can purchase [\$75,000] of coverage including the Accelerated Death Benefit for Long Term Care and Terminal Illness [with Extension of Long Term Care Benefits] for [\$21.24] [biweekly].
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[MW060 December 2009]

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Fidelity Life Association

LifeTime Benefit Term

Valuable insurance protection that lasts a lifetime!



Helping you protect your most important asset!

LifeTime Benefit Term is Term Insurance for a Lifetime

Life insurance provides your family with money after your death. This money will help your family meet continuing financial needs that would have been provided by your income.

It can help pay a mortgage, household bills, school expenses, childcare costs or ensure that your dependents are not burdened with debt.

LifeTime Benefit Term is a great way to protect your most important asset and provide the peace-of-mind your family deserves.

[Rated A- (Excellent) by A.M. Best¹]



Established 1896

Innovation Is Our Policy[®]

Fidelity Life Association,
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www.FidelityLife.com



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

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² CES is a licensed insurance broker and receives compensation for the sales and marketing of insurance products. EBC receives compensation solely for administrative services related to the facilitation of payroll deductions.]

Protect Yourself, Your Family and Your Future with LifeTime Benefit Term Insurance

Through the convenience of [payroll deduction], we offer you and your families

Valuable Life Insurance Protection Through Age 120!

- LifeTime Benefit Term life insurance up to [\$150,000] for eligible [employees].
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- No medical exams required. Issuance of coverage depends upon answers to a few health questions.
- Provides paid-up death benefit values after only five years, so if you decide to stop paying premiums at some time in the future, you are guaranteed paid-up coverage of a reduced amount.
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Accelerated Death Benefit for Long Term Care (LTC)^{†*}

- If you are unable to perform two of six Activities of Daily Living and require nursing home, home health care, assisted living, or adult day care services, you will receive [4%] of your death benefit each month for up to 25 months.

Extension of Long Term Care Benefits (EOB)[†]

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Accidental Death[†]

- Pays up to double the death benefit to your beneficiary if death results from accident.

Waiver of Premium[†]

- Waives your premium payments if you become totally disabled.

Payor Waiver of Premium[†]

- Waives the premium of your spouse, if you, the payor become totally disabled.

Customize Your Plan With These Optional Benefits (Available at additional cost)

Dependent Child[†]

- Covers your dependent children for up to [\$25,000].

Level Term[†]

- Provides additional insurance for you or your spouse to maximize your premium dollar.

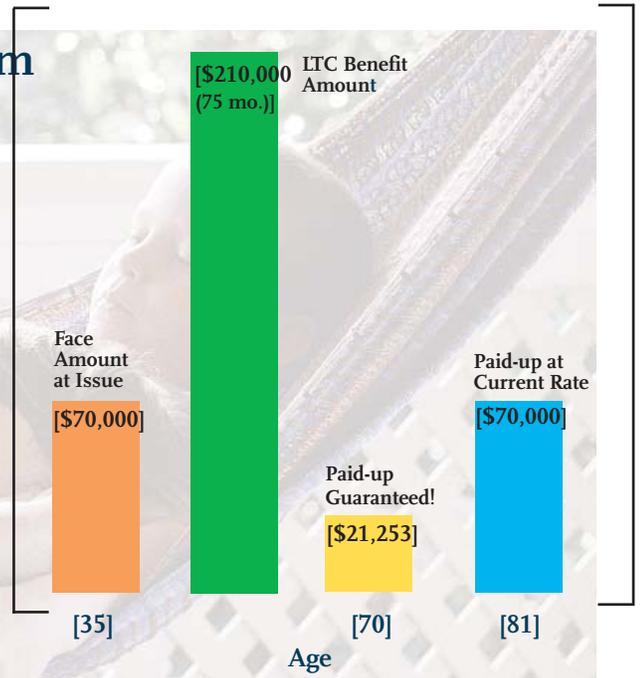
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- At age [70], the [employee] would have guaranteed paid-up insurance of [\$21,253].
- At age [81], the full face amount of [\$70,000] would be paid-up based on current interest rates.
- Long Term Care benefit of [\$2,800 (4% of \$70,000)] per month would be available for up to [75] months.

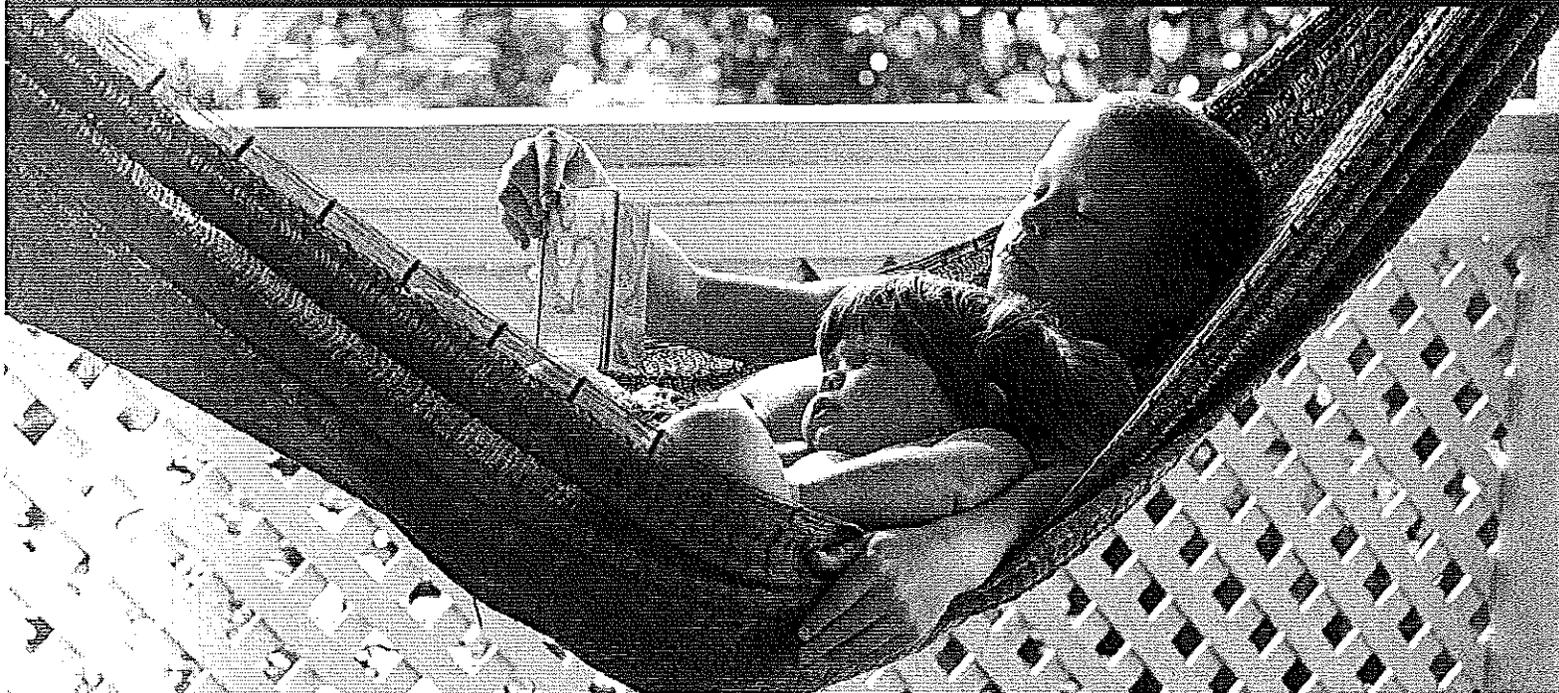
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 **Collateral**²
EDUCATOR SERVICES

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- Fully portable – you own it and take it with you when you leave your [employment]. #7

- Spouse and child coverage is available. #8
- Accelerated Death Benefit for Terminal Illness**
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- While projected to remain level under current assumptions, the certificate contains a guarantee ensuring that the initial death benefit will last for the longer of 25 years or to age 70 and thereafter can never be less than 50% of your initial death benefit. #9

- Based on the current interest rate of [5%], death benefit will not decrease and will be fully paid up prior to age 100. #10

- Should the current interest rate change, you will receive a notice explaining the impact on your contract. #11

Accelerated Death Benefit for Long Term Care (LTC)**

- If you are unable to perform two of six Activities of Daily Living and require nursing home, home health care, assisted living, or adult day care services, you will receive [4%] of your death benefit each month for up to 25 months. #12

An Example of How LifeTime Benefit Term with LTC Works

- A [35]-year-old [non-smoker] can purchase [\$70,000] of coverage including the Accelerated Death Benefit for Long Term Care and Terminal Illness [with Extension of Long Term Care Benefits] for [\$9.93] [per week]. #14
- At age [70], the [employee] would have guaranteed paid-up insurance of [\$21,253].
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[MW070 December 2009]

Extension of Long Term Care Benefits (EOB)†

- Extends the monthly Long Term Care benefit for up to an additional [50] months, after 100% of the base death benefit has been used for long term care.
- Insurance premiums are waived during the time this benefit is being paid.

Accidental Death†

- Pays up to double the death benefit to your beneficiary if death results from accident.

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- Waives your premium payments if you become totally disabled.

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- Waives the premium of your spouse, if you, the payor become totally disabled.

Customize Your Plan With These Optional Benefits (Available at additional cost)

Dependent Child†

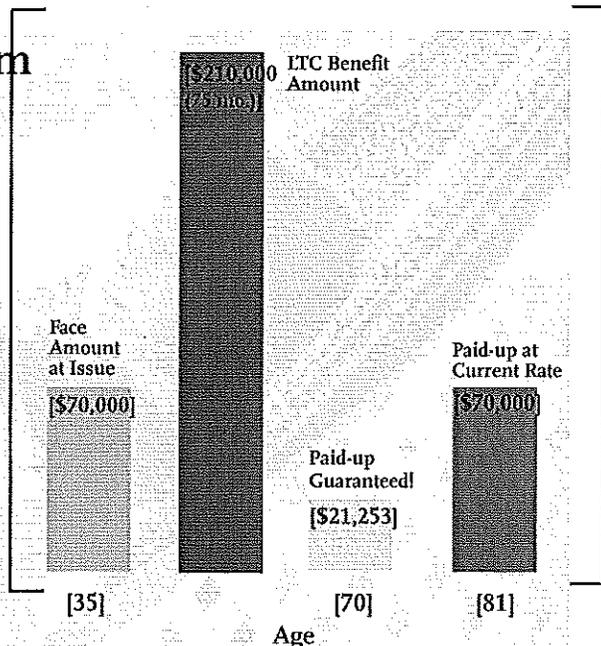
- Covers your dependent children for up to [\$25,000].

Level Term†

- Provides additional insurance for you or your spouse to maximize your premium dollar.

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LIFETIME BENEFIT TERM is Term Insurance For a Lifetime

The purpose of life insurance is to provide your family with money after your death. This money, created by the death benefit, will help your family meet continuing financial needs that would have been provided by your income. It can help pay a mortgage, household bills, school expenses, childcare costs or ensure that your dependents are not burdened with debt.

LifeTime Benefit Term Benefit Summary

Name of Applicant _____

Spouse Name (if applicable) _____

Deduction Frequency: W BW SM M
Other (describe): _____

	Applicant	Spouse
Death Benefit:	\$ _____	\$ _____

LTC Benefit: \$ _____ \$ _____

Accidental Death Benefit: Yes No Yes No

Accidental Death Benefit: \$ _____ \$ _____

Waiver of Premium Benefit: Yes No Yes No

Child Benefit: \$ _____ \$ _____

Premium Per Deduction: \$ _____ \$ _____

Total Premium Deduction: \$ _____

Refer to your application and certificate for actual coverage and premium amounts.



Established 1896

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 headquartered in Oak Brook, IL and licensed in all states and the District of Columbia, except for WY and NY. LifeTime Benefit Term (LBT Policy Form = WP300, LBT Certificate Form = WC300) and some optional benefits are not available in all states. A two-year suicide exclusion and contestability apply (one year in some states). All applications are subject to underwriting approval. Our NAIC number is 63290.

[MW100 December 2009]

Term Insurance for a Lifetime!

LifeTime Benefit Term from Fidelity Life Association



Established 1896

Important Features of LifeTime Benefit Term

- LifeTime Benefit Term life insurance up to [\$150,000] for eligible [employees].
- Life base insurance premiums are **guaranteed** through age 120.
- [• Is affordable with premiums as low as [\$3 per week].]
- [• Offers the convenience of payroll deduction.]
- No medical exams required. Issuance of coverage depends upon answers to a few health questions.
- Provides paid-up death benefit values after only five years, so if you decide to stop paying premiums at some time in the future, you are guaranteed paid-up coverage of a reduced amount.
- Flexible! You have the option to:
 - Continue your coverage at the same premium; or
 - Elect paid-up insurance coverage after 5 years with no further premium payments—**Guaranteed!**
- Fully portable – you own it and take it with you when you leave your [employment].
- [• Spouse and child coverage is available.]
- [• Is available to a maximum of [\$250,000] for you [and to a maximum of \$125,000 for your spouse. (Your spouse is eligible for up to 50% of your coverage amount depending on your state.)] Issue ages are from 16-70.]
- [• While projected to remain level under current assumptions, the certificate contains a guarantee ensuring that the initial death benefit will last for the longer of 25 years or to age 70 and thereafter can never be less than 50% of your initial death benefit.]
- [• Based on the current interest rate of [5%], death benefit will not decrease and will be fully paid up prior to age 100.]
- [• Should the current interest rate change, you will receive a notice explaining the impact on your contract.]

Accelerated Death Benefit for Terminal Illness^{1,2}

This benefit advances 50% of the face amount (not to exceed \$100,000) if the insured is diagnosed by a physician as terminally ill and is automatically part of your coverage. There is no direct extra premium charge for the benefit.

Optional Benefits That Make LifeTime Benefit Term Even More Valuable¹

Accidental Death Benefit¹

This optional benefit pays in the event of accidental death. It is available at issue ages 20 through 60, and will double the total death benefit paid to your beneficiary (not to exceed \$150,000) if death results from an accident. The Accidental Death Benefit expires on the certificate anniversary following your 65th birthday (see certificate for full explanation).

Dependent Child Benefit¹

One low premium covers all natural, adopted, step-children or any children for whom you are a legal guardian who are 15 days through 18 years old. Coverage continues until a child reaches age 23, marries or is no longer a dependent, or when you reach age 65 or terminate coverage, whichever comes first. Coverage is guaranteed issue and you may select benefit amounts from \$5,000 to \$25,000.

Waiver of Premium¹

This optional benefit is only available to employees. The Waiver of Premium Benefit provides that premium will be waived if the insured employee becomes totally disabled for at least a six (6) month period prior to age 60. Total disability is defined as the inability of the insured to substantially perform the essential duties of any occupation for which the insured may qualify by reason of education, training or experience in the usual and customary way due to bodily injury or disease. This benefit provides that any premium due and paid since the start of total disability will be refunded. Issue ages are 20-55.

Accelerated Death Benefit for Long Term Care^{1,2,3}

The Accelerated Death Benefit for Long Term Care provides the insured the option of receiving a benefit early if needed for long term care. The insured becomes eligible for benefits by being certified by a physician as being both chronically ill and confined to a nursing or assisted living facility, or by receiving home health or adult day care services. Benefits would begin after a [90 day] elimination period has been satisfied. The monthly accelerated benefit is [4%] of the initial base death benefit for a maximum benefit period of up to [25 months]. Issue ages for this rider are [16 through 70].

Term Insurance That Can Last a Lifetime

So, for valuable long-lasting term insurance protection, turn to LifeTime Benefit Term. You'll get the coverage you need from a company that you can trust all with the peace-of-mind that our [A- (Excellent)] rating from A.M. Best⁴ brings. To learn more about LifeTime Benefit Term, plan to attend an information meeting or watch for additional employee communications.

¹ Not available in all states. Accidental Death Benefit, Dependent Child Benefit, Waiver of Premium Rider, and Accelerated Death Benefit for Long Term Care riders are available at additional costs.

² Any accelerated death benefit received for either Long Term Care or Terminal Illness will reduce by a like amount the total benefit amount available for any additional accelerated benefits. The maximum death benefit you may apply for with long term care benefits is [\$150,000]. The accelerated death benefit for a terminal illness is provided at no additional premium. A deduction is made from the remaining death benefit payable to the beneficiary equal to a small administrative fee plus lien interest on the death benefit paid in advance.

³ The current death benefit at time of LTC payment may differ from original death benefit. While projected to remain level under current assumptions, the certificate contains a guarantee ensuring that the initial death benefit will last for the longer of 25 years or to age 70 and thereafter can never be less than 50% of your initial death benefit. Assumes current rate of interest is 5%. The Long Term Care rider premium can increase to a guaranteed maximum. (Premium increases can only occur if all contracts in a state where this benefit is issued are increased. Premiums cannot be increased solely because of an individual claim.)

⁴ For the latest rating, access www.ambest.com

LIFETIME BENEFIT TERM is Term Insurance For a Lifetime

The purpose of life insurance is to provide your family with money after your death. This money, created by the death benefit, will help your family meet continuing financial needs that would have been provided by your income. It can help pay a mortgage, household bills, school expenses, childcare costs or ensure that your dependents are not burdened with debt.

Lifetime Benefit Term Benefit Summary

Name of Applicant _____

Spouse Name (if applicable) _____

Deduction Frequency: W BW SM M
 Other (describe): _____

Applicant Spouse

Death Benefit: \$ _____ \$ _____

LTC Benefit: \$ _____ \$ _____

Accidental

Death Benefit: Yes No Yes No

Accidental Death Benefit: \$ _____ \$ _____

Waiver of Premium Benefit: Yes No Yes No

Child Benefit: \$ _____ \$ _____

Premium

Per Deduction: \$ _____ \$ _____

Total Premium Deduction: \$ _____

Refer to your application and certificate for actual coverage and premium amounts.

#2

Term Insurance for a Lifetime!

Lifetime Benefit Term from Fidelity Life Association



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[M/V/100 December 2009]



Established 1896

#3

Important Features of LifeTime Benefit Term

- LifeTime Benefit Term life insurance up to [\$150,000] for eligible [employees]. #9
- Life base insurance premiums are guaranteed through age 120.

#10 [• Is affordable with premiums as low as [\$3 per week].]

- [• Offers the convenience of payroll deduction.] #7
- No medical exams required. Issuance of coverage depends upon answers to a few health questions.
- Provides paid-up death benefit values after only five years, so if you decide to stop paying premiums at some time in the future, you are guaranteed paid-up coverage of a reduced amount.
- Flexible! You have the option to:
 - Continue your coverage at the same premium; or
 - Elect paid-up insurance coverage after 5 years with no further premium payments—Guaranteed!

• Fully portable — you own it and take it with you when you leave your [employment]. #8

[• Spouse and child coverage is available.] #9

#10 [• Is available to a maximum of [\$250,000] for you [and to a maximum of \$125,000 for your spouse. (Not #11)] amount depending on your state.)] Issue ages are from 16-70.] #12

#15 [• While projected to remain level under current assumptions, the certificate contains a guarantee ensuring that the initial death benefit will last for the longer of 25 years or to age 70 and thereafter can never be less than 50% of your initial death benefit.]

#14 [• Based on the current interest rate of [5%], death benefit will not decrease and will be fully paid up prior to age 100.]

#15 [• Should the current interest rate change, you will receive a notice explaining the impact on your contract.]

Accelerated Death Benefit for Terminal Illness^{1,2}

This benefit advances 50% of the face amount (not to exceed \$100,000) if the insured is diagnosed by a physician as terminally ill and is automatically part of your coverage. There is no direct extra premium charge for the benefit.

Optional Benefits That Make LifeTime Benefit Term Even More Valuable¹

Accidental Death Benefit¹

This optional benefit pays in the event of accidental death. It is available at issue ages 20 through 60, and will double the total death benefit paid to your beneficiary (not to exceed \$150,000) if death results from an accident. The Accidental Death Benefit expires on the certificate anniversary following your 65th birthday (see certificate for full explanation).

Dependent Child Benefit¹

One low premium covers all natural, adopted, step-children or any children for whom you are a legal guardian who are 15 days through 18 years old. Coverage continues until a child reaches age 23, marries or is no longer a dependent, or when you reach age 65 or terminate coverage, whichever comes first. Coverage is guaranteed issue and you may select benefit amounts from \$5,000 to \$25,000.

Waiver of Premium¹

This optional benefit is only available to employees. The Waiver of Premium Benefit provides that premium will be waived if the insured employee becomes totally disabled for at least a six (6) month period prior to age 60. Total disability is defined as the inability of the insured to substantially perform the essential duties of any occupation for which the insured may qualify by reason of education, training or experience in the usual and customary way due to bodily injury or disease. This benefit provides that any premium due and paid since the start of total disability will be refunded. Issue ages are 20-55.

Accelerated Death Benefit for Long Term Care^{1,2,3}

#10 The Accelerated Death Benefit for Long Term Care provides the insured the option of receiving a benefit early if needed for long term care. The insured becomes eligible for benefits by being certified by a physician as being both chronically ill and confined to a nursing or assisted living facility, or by receiving home health or adult day care services. Benefits would begin after a [90 day] #17 elimination period has been satisfied. The monthly accelerated benefit is [4%] of the initial base death benefit for a maximum benefit period of up to [25 months]. Issue ages for this rider are [16 through 70]. #18

Term Insurance That Can Last a Lifetime

So, for valuable long-lasting term insurance protection, turn to LifeTime Benefit Term. You'll get the coverage you need from a company that you can trust all with the peace-of-mind that our [A- (Excellent)] #21 rating from A.M. Best brings. To learn more about LifeTime Benefit Term, plan to attend an information meeting or watch for additional employee communications.

¹Not available in all states. Accidental Death Benefit, Dependent Child Benefit, Waiver of Premium Rider, and Accelerated Death Benefit for Long Term Care riders are available at additional costs.
²Any accelerated death benefit received for either Long Term Care or Terminal Illness will reduce by a like amount the total benefit amount available for any additional accelerated benefits. The maximum death benefit you may apply for with long term care benefits is [\$150,000]. The accelerated death benefit for a terminal illness is provided at no additional premium. A deduction is made from the remaining death benefit payable to the beneficiary equal to a small administrative fee plus lien interest on the death benefit paid in advance.
³The current death benefit at time of LTC payment may differ from original death benefit. While projected to remain level under current assumptions, the certificate contains a guarantee ensuring that the initial death benefit will last for the longer of 25 years or to age 70 and thereafter can never be less than 50% of your initial death benefit. Assumes current rate of interest is 5%. The Long Term Care rider premium can increase to a guaranteed maximum. (Premium increases can only occur if all contracts in a state where this benefit is issued are increased. Premiums cannot be increased solely because of an individual claim.)
⁴For the latest rating, access www.aambest.com

Helping you protect your most important asset!

LifeTime Benefit Term is Term Insurance for a Lifetime

Life insurance provides your family with money after your death. This money will help your family meet continuing financial needs that would have been provided for by your income. It can help pay a mortgage, household bills, school expenses, childcare costs or ensure that your dependents are not burdened with debt.

LifeTime Benefit Term is a great way to protect your most important asset and provide the peace-of-mind your family deserves.



COLLATERAL BENEFITS
GROUP

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

 **FIDELITYLIFE**

Established 1896

Innovation Is Our Policy®

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A Legal Reserve Life Insurance Company

1211 West 22nd Street, Suite 209
Oak Brook, IL 60523

www.FidelityLife.com

[Rated A- (Excellent) by A.M. Best]*

* For latest rating access www.ambest.com

Fidelity Life Association is headquartered in Oak Brook, IL and licensed in all states and the District of Columbia, except for WY and NY. LifeTime Benefit Term (LBT Policy Number = WP300, LBT Certificate Number = WC300) and some optional benefits are not available in all states. A two-year suicide exclusion and contestability apply (one year in some states). All applications are subject to underwriting approval. Our NAIC number is 63290.

[MW200 December 2009]

Fidelity Life Association LifeTime Benefit Term

Valuable insurance protection
that lasts a lifetime!



 **FIDELITYLIFE**

Established 1896

Protect Yourself, Your Family and Your Future with: LifeTime Benefit Term Insurance

Through the convenience of [payroll deduction], we offer you and your families:

Valuable Life Insurance Protection Through Age 120!

- LifeTime Benefit Term life insurance up to [\$150,000] for eligible [employees].
- Life base insurance premiums are **guaranteed** through age 120.
- No medical exams required. Issuance of coverage depends upon answers to a few health questions.
- Provides paid-up death benefit values after only five years, so if you decide to stop paying premiums at some time in the future, you are guaranteed paid-up coverage of a reduced amount.
- Flexible! You have the option to:
 - Continue your coverage at the same premium; or
 - Elect paid-up insurance coverage after 5 years with no further premium payments – **Guaranteed!**
- Fully portable – you own it and take it with you when you leave your [employment].
- [• Spouse and child coverage is available.]
- [• While projected to remain level under current assumptions, the certificate contains a guarantee ensuring that the initial death benefit will last for the longer of 25 years or to age 70 and thereafter can never be less than 50% of your initial death benefit.]
- [• Based on the current interest rate of [5%], death benefit will not decrease and will be fully paid up prior to age 100.]
- [• Should the current interest rate change, you will receive a notice explaining the impact on your contract.]
- Accelerated Death Benefit for Terminal Illness^{†*}
 - You can receive up to 50% of the death benefit (not to exceed \$100,000) if you are diagnosed as terminally ill, with the remaining death benefit being paid to your beneficiary.

Accelerated Death Benefit for Long Term Care (LTC)^{†*}

- If you are unable to perform two of six Activities of Daily Living and require nursing home, home health care, assisted living, or adult day care services, you will receive [4%] of your death benefit each month for up to 25 months.

Extension of Long Term Care Benefits (EOB)[†]

- Extends the monthly Long Term Care benefit for an additional [50] months, after 100% of the base death benefit has been used for long term care.
- Insurance premiums are waived during the time this benefit is being paid.

Accidental Death Benefit[†]

- Pays up to double the death benefit to your beneficiary if death results from accident.

Waiver of Premium[†]

- Waives your premium payments if you become totally disabled.

Payor Waiver of Premium[†]

- Waives the premium of your spouse, if you, the payor become totally disabled.

Customize Your Plan With These Optional Benefits (Available at additional cost)

Dependent Child[†]

- Covers your dependent children for up to [\$25,000].

Level Term[†]

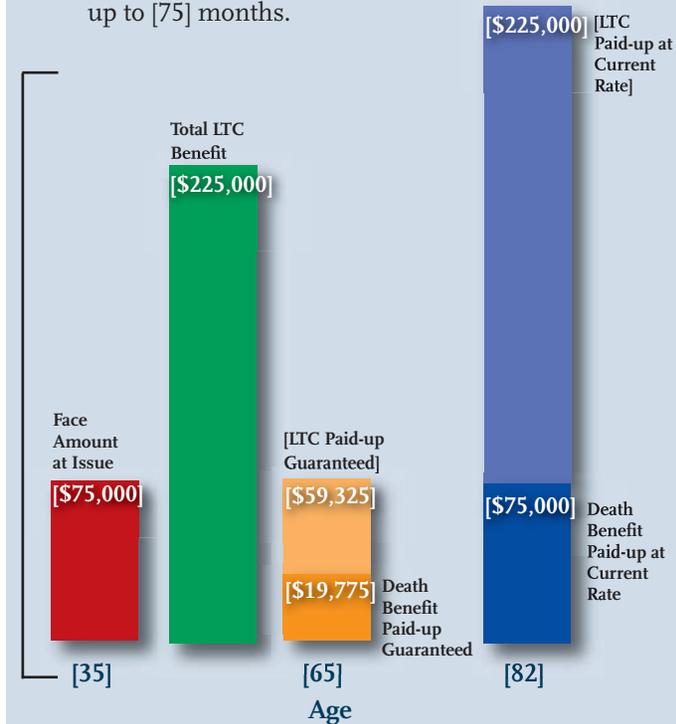
- Provides additional insurance for you or your spouse to maximize your premium dollar.

[†] See contract for a complete definition of benefit eligibility. These optional benefits are available at additional costs. Long Term Care and Extension of Benefits premiums are not guaranteed. These optional benefits are not available in all states

* Any accelerated death benefit received for either Long Term Care or Terminal Illness will reduce by a like amount the total benefit amount available for any additional accelerated benefits. The maximum death benefit you may apply for with long term care benefits is [\$150,000]. The accelerated death benefit for a terminal illness is provided at no additional premium. A deduction is made from the remaining death benefit payable to the beneficiary equal to a small administrative fee plus lien interest on the death benefit paid in advance.

An Example of How LifeTime Benefit Term with LTC Works

- A [35]-year-old [non-smoker] can purchase [\$75,000] of coverage including the Accelerated Death Benefit for Long Term Care and Terminal Illness [with Extension of Long Term Care Benefits] for [\$11.01] [per week].
- At age [65], the [employee] would have guaranteed paid-up insurance of [\$19,775] [and a guaranteed paid-up LTC coverage of [59,325]].
- At age [82], the full face amount of [\$75,000] [and the LTC benefit of [\$225,000]] would be paid-up based on current interest rates.
- Long Term Care benefit of [\$3,000 (4% of \$75,000)] per month would be available for up to [75] months.



Rates and values shown in this example are based on a gender mix of [30% male and 70% female]. The monthly LTC payment equals [4%] of the initial death benefit. [The maximum LTC payments equal 1, 2, or 3 times the current death benefit depending on the EOB option chosen.] The current death benefit at time of LTC payment may differ from original death benefit. While projected to remain level under current assumptions, the certificate contains a guarantee ensuring that the initial death benefit will last for the longer of 25 years or to age 70 and thereafter can never be less than 50% of your initial death benefit. Assumes current rate of interest is [5%].

Helping you #1

protect your most important asset!

LifeTime Benefit Term is Term Insurance for a Lifetime

Life insurance provides your family with money after your death. This money will help your family meet continuing financial needs that would have been provided for by your income. It can help pay a mortgage, household bills, school expenses, childcare costs or ensure that your dependents are not burdened with debt.

LifeTime Benefit Term is a great way to protect your most important asset and provide the peace-of-mind your family deserves.



COLLATERAL BENEFITS GROUP

For information, call us toll-free
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[Rated A- (Excellent) by A.M. Best] #3

* For latest rating access www.ambest.com
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[MW2009 December 2009]

Fidelity Life Association
LifeTime Benefit Term
Valuable insurance protection that lasts a lifetime!



FIDELITY LIFE

Established 1896

#4

Protect Yourself, Your Family and Your Future with:

LifeTime Benefit Term Insurance

Through the convenience of [payroll deduction], we offer you and your families:

Valuable Life Insurance Protection

Through Age 120!

- Lifetime Benefit Term life insurance up to [\$150,000] for eligible [employees]. #1
- Life base insurance premiums are **guaranteed** through age 120.

- No medical exams required. Issuance of coverage depends upon answers to a few health questions.
- Provides paid-up death benefit values after only five years, so if you decide to stop paying premiums at some time in the future, you are guaranteed paid-up coverage of a reduced amount.

Flexible! You have the option to:

- Continue your coverage at the same premium; or
- Elect paid-up insurance coverage after 5 years with no further premium payments - **Guaranteed!**

- Fully portable - you own it and take it with you when you leave your [employment].

Spouse and child coverage is available! #8

- While projected to remain level under current assumptions, the certificate contains a guarantee ensuring that the initial death benefit will last for the longer of 25 years or to age 70 and thereafter can never be less than 50% of your initial death benefit.]

- Based on the current interest rate of [5%], death benefit will not decrease and will be fully paid up prior to age 100!]

- Should the current interest rate change, you will receive a notice explaining the impact on your contract.]

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- Extends the monthly Long Term Care benefit for an additional [50] months, after 100% of the base death benefit has been used for long term care.
- Insurance premiums are waived during the time this benefit is being paid.

Accidental Death Benefit[†]

- Pays up to double the death benefit to your beneficiary if death results from accident.

Waiver of Premium[†]

- Waives your premium payments if you become totally disabled.

Payor Waiver of Premium[†]

- Waives the premium of your spouse, if you, the payor become totally disabled.

Customize Your Plan With These Optional Benefits (Available at additional cost)

Dependent Child[†]

- Covers your dependent children for up to [\$25,000].

Level Term[†]

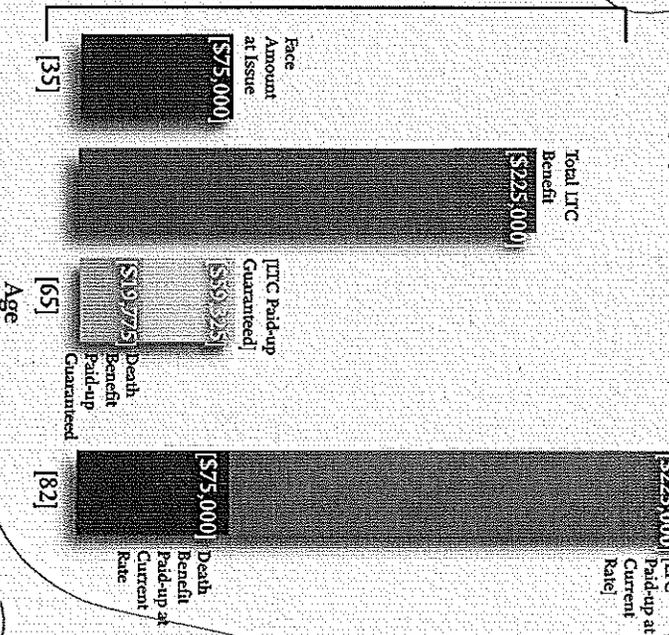
- Provides additional insurance for you or your spouse to maximize your premium dollar.

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- At age [65], the [employee] would have guaranteed paid-up insurance of [\$19,775] [and a guaranteed paid-up LTC coverage of [\$9,325]].
- At age [82], the full face amount of [\$75,000] [and the LTC benefit of [\$225,000]] would be paid-up based on current interest rates.
- Long Term Care benefit of [\$3,000 (4% of \$75,000)] per month would be available for up to [75] months.



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SERFF Tracking Number: FDLR-126441435 State: Arkansas
 Filing Company: Fidelity Life Association, A Legal Reserve Life Insurance Company State Tracking Number: 44479
 Company Tracking Number:
 TOI: L07G Group Life - Whole Sub-TOI: L07G.101 Fixed/Indeterminate Premium - Single Life
 Product Name: AR Marketing Material
 Project Name/Number: /

Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification		
Bypass Reason: Not applicable to this filing.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: Not applicable to this filing.		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Cover Letter		
Comments:		
Attachment: COVER LETTER.pdf		

	Item Status:	Status Date:
Satisfied - Item: Filing Authorization		
Comments:		
Attachment: Filing Authorization 06-2008.pdf		

	Item Status:	Status Date:
Satisfied - Item: Statement of Variability		
Comments:		

SERFF Tracking Number: FDLR-126441435 *State:* Arkansas
Filing Company: Fidelity Life Association, A Legal Reserve Life *State Tracking Number:* 44479
Insurance Company
Company Tracking Number:
TOI: L07G Group Life - Whole *Sub-TOI:* L07G.101 Fixed/Indeterminate Premium - Single
Life
Product Name: AR Marketing Material
Project Name/Number: /

Attachment:

Stmt of Variability.pdf

January 05, 2010

Life & Health Division
Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201

RE: Fidelity Life Association
NAIC No.: 63290
FEIN Number: 36-1068685
Marketing Material – Forms: WM060, WM070, WM100 and WM200

Dear Sir or Madam:

The above referenced forms are being submitted for your review and approval. These are new forms and will not replace any forms previously approved by your Department. This submission contains no unusual or possibly controversial items from the standpoint of normal company or industry standards.

These brochure forms will be used for marketing Fidelity Life's products primarily to employer, union or association type groups where available by State. Several different marketing approaches, at times, result in different brochure layout requests. We are therefore, filing our 4 most common requests. Any additional formats will be filed where required by State.

Variable material is set off by brackets. It must be noted that no change in the variable areas will be made which will be in conflict with the laws, rules and regulations of this State. In addition, no change in variability will be made which in any way expands the scope of the wording being changed.

All forms are submitted in final print and are subject to only minor modifications in paper size, paper color, paper stock, binding, ink, shading, border, company officer signatures, font type, logo and company adaptation to computer printing/typesetting.

Please find attached the Statement of Variability for these forms. For your reference, I have also attached a copy of the form with the associated variability numbers identified.

Thank you for your assistance with this filing. If you have any questions, please call me at 1-800-635-4467, ext. 209.

Sincerely,

Ted Keating
Compliance Coordinator
Vision Financial Corporation
Telephone: 800-635-4467, ext. 209
Fax: 603-357-0250
Email: tkeating@visfin.com

Enc.



Established 1896

Fidelity Life Association
1211 West 22nd Street, Suite 209
Oak Brook, IL 60523
Tel 630.522.0392
Fax 866.375.8175

June 16, 2008

Company NAIC Number: 63290
Company FEIN Number: 36-1068685

Re: Group Life Insurance Policy, Certificate and Benefit Forms
Letter of Authorization

To: All State Insurance Departments

The Fidelity Life Association, A Legal Reserve Life Insurance Company of 1211 West 22nd Street, Oak Brook, Illinois hereby authorizes Vision Financial Corporation to represent us in the submission of the captioned forms and to negotiate with insurance departments for their approval.

Sincerely,

A handwritten signature in black ink, appearing to read 'C. Brady', written over a horizontal line.

Ciaran Brady
Vice President, Operations

STATEMENT OF VARIABILITY

Form Number – MW200 December 2009

Description - LifeTime Benefit Term Brochure

Page Variable is Reflected On	Variable Language	Variable Text
Front Side	#1	This section of the brochure can be replaced with an informational paragraph and grid that provides specific information with respect to the coverage and premium amounts elected by the applicant. Refer to Brochure MW100 December 2009 Variable #1.
	#2	This section will be reserved for the Producer Name, Address and contact information.
	#3	The rating could be changed if A.M. Best changes Fidelity Life's rating.
Reverse Side	#4	This section will be reserved for the Group Name and LOGO should the group want to have their Company Name and LOGO appear on the brochure that will be provided to their employees or members.
	#5	This section will identify the method of payment. This could be either through payroll deduction, pension deductions, EFT or ACH.
	#6	This will reflect the maximum amount of coverage that is being offered to the group.
	#7	This field will change based on the type of group the brochure is being developed for. The variable field will be either employees or members.
	#8	The statement with respect to Spouse and child coverage will only appear if the group has elected to offer Spouse and Child coverage to their employees or members.
	#9	This statement can be removed at the request of a producer based on sales approach.
	#10	This statement can be removed at the request of a producer based on sales approach. This statement and interest rate could change based on the change of the current credited interest rate.
	#11	This statement can be removed at the request of a producer based on sales approach.
	#12	May vary based on the laws of the state that the rider is being issued in.
	#13	Any of the optional benefits or combination can be removed or added depending on the optional riders and benefits elected by the group.
	#14	The bracketed material in the example section may be changed to reflect different ages, coverage amounts and premium amounts based on the request of the producer. Values will be recalculated to reflect the correct criteria selected.
	#15	This will reflect the amount selected in item #6.
	#16	The footnote will be modified to reflect the correct gender band (0%/100%; 20%/80%; 40%;60%; 50%/50%; 60%/40%; 80%/20%; 100%/0% male to female mix). The EOB statement will be removed if the Extension of Benefit rider is offered to the group and allowed by State Law. The interest rate will reflect the current interest rate.

Form Number – MW100 December 2009
Description - LifeTime Benefit Term Brochure

Page Variable is Reflected On	Variable Language	Variable Text
Front Side	#1	This section can be updated to reflect the optional riders or benefits elected by the group.
	#2	This section will be reserved for the Producer Name, Address and contact information.
	#3	This section will be reserved for the Group Name and LOGO should the group want to have their Company Name and LOGO appear on the brochure that will be provided to their employees or members.
Reverse Side	#4	This will reflect the maximum amount of coverage that is being offered to the group.
	#5	This field will change based on the type of group the brochure is being developed for. The variable field will be either employees or members.
	#6	This statement can be removed at the request of the producer based on sales approach. The premium dollar amount will reflect the minimum dollar amount to be made available to the group.
	#7	This section will identify the method of payment. This could be either through payroll deduction, pension deductions, EFT or ACH.
	#8	This field will change based on the type of group the brochure is being developed for. The variable field will be either employment or membership.
	#9	The statement with respect to Spouse and child coverage will only appear if the group has elected to offer Spouse and Child coverage to their employees or members.
	#10	This statement can be removed at the request of a producer based on sales approach.
	#11	This will reflect the maximum coverage amount established for the group.
	#12	If spouse coverage is not available this statement will be removed. The available percentage will comply with State Law.
	#13	This statement can be removed at the request of a producer based on sales approach.
	#14	This statement can be removed at the request of a producer based on sales approach. This interest rate reflected will be the current credited interest rate.
	#15	This statement can be removed at the request of a producer based on sales approach.
	#16	Any of the optional benefits or combination can be removed or added depending on the optional riders and benefits elected by the group.
	#17	The 90 day elimination period will be adjusted to comply with State Laws.
	#18	The percentage will be adjusted to comply with the laws of the state that the rider is being issued in.
	#19	The number of months will vary based on the LTC benefit being offered and whether or not the EOB rider is available.
	#20	Standard Issue ages are 16 through 70. The age range may vary based on the request of the group to whom the benefits are being made available.

- #21 The rating could be changed if A.M. Best changes Fidelity Life's rating.
- #22 The footnotes will vary based on the optional riders and benefits elected by the group. The face amount will reflect the maximum face amount available should the applicant want to apply for the LTC optional benefit.

Form Number – MW060 December 2009
Description - LifeTime Benefit Term Brochure
Page Variable is Reflected On
Variable Language

Variable Text

Page Variable is Reflected On	Variable Language	Variable Text
Front Side	#1	This field will change based on the type of group the brochure is being developed for. The variable field will be either employees or members.
	#2	This will reflect the maximum amount of coverage that offered under Guaranteed Issue to the group.
	#3	This section will be reserved for the Producer Name, Address and contact information.
	#4	The rating could be changed if A.M. Best changes Fidelity Life's rating.
Reverse Side	#5	This section will identify the method of payment. This could be either through payroll deduction, pension deductions, EFT or ACH.
	#6	This will reflect the maximum amount of coverage that is being offered to the group.
	#7	This field will change based on the type of group the brochure is being developed for. The variable field will be either employees or members.
	#8	This field will change based on the type of group the brochure is being developed for. The variable field will be either employment or membership.
	#9	The statement with respect to Spouse and child coverage will only appear if the group has elected to offer Spouse and Child coverage to their employees or members.
	#10	This statement can be removed at the request of a producer based on sales approach.
	#11	This statement can be removed at the request of a producer based on sales approach. This interest rate reflected will be the current credited interest rate.
	#12	This statement can be removed at the request of a producer based on sales approach.
	#13	The percentage will be adjusted to comply with the laws of the state that the rider is being issued in.
	#14	The EOB information will be removed if not elected by the group or if not available in the State where the enrollment will occur.
	#15	The bracketed material in the example section may be changed to reflect different ages, coverage amounts and premium amounts based on the request of the producer. Values will be recalculated to reflect the correct criteria selected.
	#16	This will reflect the maximum Long Term Care coverage amount that is being offered to the group.

#17

The footnote will be modified to reflect the correct gender band (0%/100%; 20%/80%; 40%;60%; 50%/50%; 60%/40%; 80%/20%; 100%/0% male to female mix). The EOB statement will be removed if the Extension of Benefit rider is offered to the group and allowed by State Law. The interest rate will reflect the current interest rate.

Form Number – MW070 December 2009

Description - LifeTime Benefit Term Brochure

Page Variable is Reflected On	Variable Language	Variable Text
Front Side	#1	The rating could be changed if A.M. Best changes Fidelity Life's rating.
	#2	This section will be reserved for the Producer Name, Address and contact information.
	#3	This section will change to reference the producer that is displayed in area #2
Reverse Side	#4	This section will identify the method of payment. This could be either through payroll deduction, pension deductions, EFT or ACH.
	#5	This will reflect the maximum amount of coverage that is being offered to the group.
	#6	This field will change based on the type of group the brochure is being developed for. The variable field will be either employees or members.
	#7	This field will change based on the type of group the brochure is being developed for. The variable field will be either employment or membership.
	#8	The statement with respect to Spouse and child coverage will only appear if the group has elected to offer Spouse and Child coverage to their employees or members.
	#9	This statement can be removed at the request of a producer based on sales approach.
	#10	This statement can be removed at the request of a producer based on sales approach. This interest rate reflected will be the current credited interest rate.
	#11	This statement can be removed at the request of a producer based on sales approach.
	#12	The percentage will be adjusted to comply with the laws of the state that the rider is being issued in.
	#13	Any of the optional benefits or combination can be removed or added depending on the optional riders and benefits elected by the group.
	#14	The bracketed material in the example section may be changed to reflect different ages, coverage amounts and premium amounts based on the request of the producer. Values will be recalculated to reflect the correct criteria selected.
	#15	This will reflect the maximum Long Term Care coverage amount that is being offered to the group.

#16

The footnote will be modified to reflect the correct gender band (0%/100%; 20%/80%; 40%/60%; 50%/50%; 60%/40%; 80%/20%; 100%/0% male to female mix). The EOB statement will be removed if the Extension of Benefit rider is offered to the group and allowed by State Law. The interest rate will reflect the current interest rate.