



FIDELITY SECURITY LIFE INSURANCE COMPANY

Kansas City, Missouri
A STOCK COMPANY

DISABILITY INCOME

Rates and Policy Information

GRADED BENEFIT PROGRAMS

UP TO
\$8,000
MONTHLY INCOME

Plus these outstanding features

- Most pre-existing conditions are covered when listed on application and policy is issued!!
- Benefits up to 60% of earned income.
- You can not be singled out for a rate increase.
- Most occupations accepted.
- Coverage cannot be terminated due to individual claims.
- No medicals or bloodwork required.
- Own occupation covered for up to 24 months.
- Waiver of premium included.

NOW COVERAGE FOR THE
**IMPAIRED
RISK
CLIENT**

33%

Of stated monthly benefit if disability occurs during first policy year.

66%

Of stated monthly benefit if disability occurs during second policy year.

100%

Of stated monthly benefit if disability occurs after second policy year.

Underwritten and Administered by:
Fidelity Security Life Insurance Co.
Kansas City, Missouri

Marketed by:
Insurance Management International
Deerfield Beach, Florida

GRADED DISABILITY BENEFITS

The "Executive Platinum Plan" GRADED BENEFIT DISABILITY

Graded Benefit Disability
Impaired or Substandard Risk
Professionals or Executives with Income in excess of \$40,000
Issue Ages 18-63
90 Day Elimination Period
* 5 Year Benefit Period - Accident or Sickness
\$2,000 Monthly Benefit - Minimum
\$8,000 Monthly Benefit - Maximum
60% of Income - Integrated with other companies
\$50.00 Annual Policy Fee

Issue Age (Last Birthday) Male or Female	Annual Premium Per \$100 Monthly Benefit - 90 Day Elimination Period 5 / 5 Year Benefit
18-29	\$70.00
30-39	\$80.00
40-49	\$87.00
50-59	\$137.00
60-63	\$182.00

Modal Factors: S / A .52
Quarterly .265 Monthly .091

The "Executive Silver Plan" GRADED BENEFIT DISABILITY

Graded Benefit Disability
Impaired or Substandard Risk
Professionals or Executives with Income in excess of \$20,000
Issue Ages 18-63
30 Day Elimination Period
* 2 Year Benefit Period - Accident or Sickness
\$ 500 Monthly Benefit - Minimum
\$8,000 Monthly Benefit - Maximum
60% of Income - Integrated with other companies
\$50.00 Annual Policy Fee

Issue Age (Last Birthday) Male or Female	Annual Premium Per \$100 Monthly Benefit - 30 Day Elimination Period 2 / 2 Year Benefit
18-29	\$58.00
30-39	\$66.00
40-49	\$72.00
50-59	\$114.00
60-63	\$152.00

Modal Factors: S / A .52
Quarterly .265 Monthly .091

* For Disability commencing on or after age 65, the benefit Period is reduced by one-half.

DISABILITY INCOME Underwriting Guide

Applicants for disability income coverage should be full time employees. The proposed insured's occupation and duties should always be described in as much detail as possible on the application. Job titles are not always indicative of the skills, training, or education necessary or of the job's physical requirements, which is why the duties should be recorded specifically. Use phrases such as "supervisory duties only" or "office duties only" when appropriate.

When listing medical history be as complete as possible. Include any pertinent information regarding applicant's health history as well as names and addresses of physicians and hospitals.

Since we aggressively underwrite all applications on a non-medical basis, it is imperative that we have as much medical information from the agent as is possible. Please forward to us all information you or your client may have, i.e., medical reports, test results, physician's letters.

The Graded Benefit Impaired Risk Disability Policy is designed primarily for the person who is uninsurable due to a medical or occupational problem. The policy may also apply to the person who has a rideder policy and desires standard coverage.

INSTRUCTIONS TO AGENTS

All Premium Checks Must Be Made Payable To Fidelity Security Life Insurance Company. Do Not Make Check Payable To The Agent Or Leave Blank.

1. Submit all applications within 14 days of application date.
2. All face amounts must be in multiples of \$100.
3. Do not solicit business on any currently hospitalized person.
4. Do not solicit business on any individual you have reason to believe is suffering from a terminal illness.

5. Do not solicit business on individuals who are unemployed because of health or medical reasons.
6. The full initial premium must be submitted with application.
7. Annual premium of \$300 or less must be paid annual mode only.

GUIDELINES FOR IMPAIRED RISK UNDERWRITING

1. The applicant must be working at his occupation and must have been working "full time" for at least the past year;
2. We will then review his medical condition, medication, status of condition, age, type of employment and other pertinent data;
3. Basically, what we are looking for is the hard working, diligent person who may be uninsurable, but is able to work full time without losing time from his profession or job and is not chronically ill;
4. We are well aware that we may have a high claim ratio on this type of business. However, it is our feeling that by carefully underwriting the applicants, utilizing graded benefits and

- rated premiums, we can insure many of your problem cases;
5. The three major areas of concern to us are (A) back problems (B) chronic pulmonary problems and (C) mental disorders. These three areas are the most difficult to underwrite and, in most cases, will depend primarily on the Attending Physician Statement (APS) supplied for the applicant;
6. In all questionable cases, an APS will be required;
7. Do not attempt to write an applicant who you feel will present an immediate claim. Try to screen all your applicants well.

It is impossible to say that we can accept each and every condition. Some risks we will consider are listed below:

Abscesses	Fistula	Paralysis
Adhesions	Fracture	Parkinson's Disease
Alcoholism	Gall Bladder Disorder	Peripheral Vascular Disease
Amputations	Ganglion	Pernicious Anemia
Angina Pectoris	Gastritis	Phlebitis
Arteriosclerosis	Genitourinary Disorder	Pleurisy
Arthritis	Glaucoma	Polio
Asthma	Glycosuria	Polyps
Bells Palsy	Gout	Prostatitis
Bronchitis	Hearing Impairment	Purpura
Cancer	Heart Attack	Pyelitis
Cerebral Vascular Accident	Hemophilia	Regional Ileitis
Cholesterol (High)	Hepatitis	Rheumatic Fever
Concussion	Hernia	Sinusitis
Colitis	High Blood Pressure	Stroke
Convulsions	Ileitis	Syncope or Vertigo
Coronary By-Pass-Surgery	Kidney Stones	Transurethral Resection
Coronary Occlusions	Low Blood Pressure	Tuberculosis
Cystitis	Meniere's Disease	Tumors or Cysts
Deafness	Multiple Sclerosis	Ulcers
Deformity	Murmur - Heart	Underweight
Diabetes	Nephrectomy	Urinary Stone
Diverticulitis	Nephritis	Variocele, Hydrocele
Duodenal Ulcer	Nervous Disorders	Variouse Veins
Encephalitis	Osteomyelitis	Vertigo or Syncope
Epilepsy	Overweight	
Eye Disorder		

INELIGIBLE RISKS:

Car Washers	Migratory Workers	Structural Iron Riggers
Domestics	Oil & Natural Gas Workers	Taverns - Non-Mgmt.
Explosive Handlers	Powering Spicers	Personnel
Furnace Personnel	Racing Drivers	Test Pilots
High Window Cleaners	Rodeo Riders	Tree Toppers
Judo & Karate Instructors	Steeple Jacks	Tower Erectors
Kitchen Help	Street Vendors	

LIMITATIONS / EXCLUSIONS / INDIVIDUAL TERMINATIONS

- Pre-existing conditions not covered for the first 24 months, unless disclosed on the application, and not excluded by waiver.
- Loss caused by war, declared or not, or while in the armed service of a country.
- Loss caused by normal pregnancy, including childbirth or elective abortion, except when loss is caused by complications of pregnancy.
- Loss caused by intentionally self-inflicted injury while sane or insane.
- Loss caused by engaging in a felony, or in resisting or fleeing arrest.
- Loss caused by the voluntary taking of poison or inhaling of gas, or while under the influence of alcohol, drugs, narcotics or barbiturates, except as prescribed by a physician.
- Loss for which payment is made under any Workmans' Compensation, Employer's Liability or Occupational Disease Law.
- Reduced benefit for mental and nervous disorders. One half of the monthly benefit for up to six (6) months.
- Coverage will terminate when you fail to pay your premium, you retire or cease to actively perform the material and substantial duties of your occupation, or upon attainment of age 70.
- Some provisions, benefits, exclusions or limitations listed herein may vary depending on your state of residence.

