

Does your client qualify for Fidelity's Graded Death Benefit?

If your client can answer "NO" to all of these questions...

Have you been diagnosed as having or been treated by a physician for:

- AIDS, ARC or HIV
- Alzheimer's Disease or Dementia
- Amyotrophic Lateral Sclerosis (ALS)
- Mental Retardation or Down's Syndrome

Or do you...

Require the assistance of another person for dressing, bathing, toileting or mobility or use an oxygen tank

And answer "NO" to all of these questions

Have you, within the past 2 (two) years:

- Had a heart attack or stroke
- Had or are now awaiting an organ or bone marrow transplant (except as a donor)
- Been diagnosed with cancer or received or been prescribed radiation, chemo or dialysis
- Been confined to or advised by a licensed medical professional to be admitted to, a nursing home, hospice, extended care or special treatment facility or are you now hospitalized
- Used controlled substances except as prescribed by a physician
- Been treated for or been advised by a physician to seek treatment for drug or alcohol use
- Been advised by a physician that your life expectancy is less than 24 months
- Had more than one DUI (DWI) violation, been convicted of a felony or are you now on probation

And fit within these Build Limits

Height	Min.	>\$100K	<\$100K
4' 8	74	227	330
4' 9	76	231	334
4' 10	79	234	337
4' 11	82	238	341
5' 0	84	243	346
5' 1	87	248	351
5' 2	90	254	357
5' 3	93	262	365
5' 4	96	269	372
5' 5	99	276	379
5' 6	102	284	387
5' 7	105	293	396
5' 8	109	301	404
5' 9	112	309	413
5' 10	115	317	420
5' 11	118	325	428
6' 0	122	334	437
6' 1	125	342	445
6' 2	129	351	454
6' 3	132	361	464
6' 4	136	370	473
6' 5	139	380	483
6' 6	143	389	492
6' 7	146	397	500
6' 8	150	404	507
6' 9	154	412	515

Term Issue Limits

Ages	Minimum	Maximum
20-45	\$25,000	\$250,000
46-55	\$20,000	\$200,000
56-65	\$15,000	\$100,000
66-70	\$10,000	\$50,000

Term Lengths - Years

20-70	10-year term
20-65	10, 20-year term
20-60	10, 20, 30-year term

Whole Life Issue Limits

Ages	Minimum	Maximum
20-45	\$15,000	\$250,000
46-55	\$10,000	\$200,000
56-65	\$10,000	\$100,000
66-75	\$5,000	\$50,000