



How to Get More Information

A salaried benefit counselor from EOI Service Company will be visiting your location soon to provide you with enough information to make an informed decision on participation in this new program

The counselor will be able to show you rates for coverage on you, your spouse and children for Lifetime Benefit Term Insurance from Fidelity Life Association.

Coverage under this plan can provide funds to help you and your family meet continuing financial needs at the time they will be needed most.

Meet with an EOI counselor to learn more about this exciting new program and how it might help provide peace of mind for you and your family.

To find out when a counselor will be visiting your location, please call:

1-866-404-9095

Or visit us at our website:

www.fop7vb.com

**EASY TO QUALIFY FOR – NO
MEDICAL EXAMS!**

**PORTABLE WHEN YOU LEAVE
EMPLOYMENT!**



Active FOP Members

For information on when a benefit counselor will be visiting your location, please call:

866-404-9095

Coverage Brought To You By:



**Established 1896
Innovation is Our Policy**

**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 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.

New Voluntary Benefit!

For

Active FOP Members
and Their Families

**LifeTime Benefit
Term Insurance**

With

Long Term Care Benefits





MESSAGE FROM THE PRESIDENT

As part of our continuing effort to bring new and valued benefits to our FOP members we are making available an innovative new life insurance program, **LifeTime Benefit** Term Insurance with Long Term Care benefits for you and your families. This program was evaluated and recommended by the Health & Insurance Committee chaired by Ed King.

Please consider this offer very carefully.

Mark P. Donahue

President, Fraternal Order of Police, Chicago Lodge No. 7

LIFE INSURANCE FOR A LIFETIME!

Cash or Income for Your Family

Provides money after your death to help pay the mortgage, household bills, school expenses, childcare costs or ensure that your dependents are not burdened with debt. Includes long term care benefits!

Peace of Mind

These benefits provide a great way to protect your family from the loss of your income and help provide the peace of mind that you and your family members deserve.

ACTIVE FOP MEMBERS

Valuable Life Insurance Protection **Guarantees Through Age 120!**

- LifeTime Benefit Term insurance up to \$250,000 for eligible employees.
- **Guaranteed Issue Underwriting up to \$100,000***. One qualifying question – “Are you actively at work?” Higher amounts available with underwriting approval. Issue ages: 16-70.
- Initial death benefit *guaranteed* to age 70 or 25 years, whichever is longer.
- After age 70 or 25 years, whichever is longer, 50% of the initial death benefit is guaranteed to age 120.
- Rates never go up for the life insurance!**
- Flexible! You have the option to:
 - Continue your coverage at the same premium; or
 - Elect paid-up insurance options after 5 years.
- Fully portable - you own it and take it with you at the same rates when you leave employment.
- Spouse and child coverage is available.

*Guaranteed issue up to \$100,000 if 20% of active FOP members participate in the program. If 20% of active members do not participate, the guaranteed issue amount will be \$75,000.

**Rates for the life insurance will not go up. Rates for the Long Term Care Benefit could go up in the future



Long Term Care Benefit

- If you become eligible for nursing home, assisted living or home health care services, you will have the option to receive 4% of the face amount per month for up to 25 months.
- Example: With a \$100,000 face amount, the insured would have the option to receive \$4,000 per month for up to 25 months to help pay these expenses.
- Insurance premiums are waived during the time this benefit is being paid.

LIFE INSURANCE FOR A LIFETIME!

- Coverage guarantees through age 120!
- Cash or income for your family
- Long Term Care Benefit included in the plan
- Easy to qualify – no medical exams
- Peace of mind from Fidelity Life Association's A- (Excellent) Rating from A.M. Best!*

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