



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. The 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

LifeTime Benefit Life Insurance is 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.

RETIRED FOP MEMBERS

Valuable Life Insurance Protection Guarantees Through Age 120!

- LifeTime Benefit Term Insurance.
- **Modified Guaranteed Issue Underwriting up to \$50,000.** One qualifying question – “Are you currently receiving disability payments?” Question must be answered “No.” If the answer is yes, LifeTime Benefit Life will not be available to that applicant. Issue ages: 40-70.
- 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.
- Spouse and child coverage is available.

*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.

EASY TO QUALIFY FOR – NO MEDICAL EXAMS!
Just call the toll free number- 800-307-7745

and talk to a salaried benefit counselor from EOI Service Company. He or she will answer all your question and give you enough information to make an informed decision on participation in the program.

Or visit us at our website:

www.fop7vb.com

Peace of mind from Fidelity Life Association's A- (Excellent) rating from A.M. Best!*

 **FIDELITYLIFE**
 Established 1896



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.



Retired FOP Members

For more information or to enroll in the program, please call:

800-307-7745

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 Retired FOP Members and Their Families

**LifeTime Benefit
Term Insurance
With
Long Term Care
Benefits**

