FIDELITYLIFE
Part of iA Financial Group

SENIOR LIFE INSURANCE 101

A great option worth exploring for your family.

Fidelity Life has helped families find life insurance since 1896. Its RAPIDecision® products offer convenient applications, several coverage choices, and no-medical-exam options for qualifying customers.

WHY SENIORS CONSIDER FIDELITY LIFE

Straightforward coverage choices • Fast application decisions • Options for people with health concerns • Fixed premiums on eligible whole life plans

Your insurance choices

- **Final expense insurance**
  Whole life coverage to help pay for burial, cremation, medical bills and other final costs.
- **Senior whole life insurance**
  Long-term protection for final expenses, debts or money you want to leave loved ones.
- **Senior term life insurance**
  Protection for a set number of years while paying a mortgage or supporting family.
- **Guaranteed issue whole life**
  An option for eligible seniors who cannot qualify through health questions.
- **Accidental death insurance**
  Additional accident-only protection; not a replacement for regular life insurance.

Financial strength: AM Best upgraded Fidelity Life Association to A (Excellent) on October 16, 2026. Ratings are opinions of financial strength, not guarantees of claims payment.

Which plan could fit your needs?

Fidelity offers different policies for different stages of life. This overview can help you decide what questions to ask before choosing coverage.

RAPIDecision® Final Expense

Ages 50–85 | $5,000–$50,000

No routine medical exam. A few health questions and records may be checked. Full death benefit begins once approved and in force, subject to policy provisions.

RAPIDecision® Guaranteed Issue

Ages 50–85 | $5,000–$25,000

No health questions or medical exam. A graded death benefit applies during years 1–3; full non-accidental death benefit begins in year 4, per policy terms.

RAPIDecision® Senior Whole Life

Ages 50–85 | Up to $150,000

Permanent coverage and potential cash value, provided premiums are paid. May fit seniors who want more than funeral-expense coverage.

RAPIDecision® Senior Life Term

Coverage and issue limits vary by plan

Term options may include 10-, 20- or 30-year coverage. Coverage is temporary and renewal rates may rise after the initial term.

Important: “No medical exam” does not always mean automatic approval. Guaranteed issue has a limited early death benefit, and accidental death coverage does not cover death from illness.

Amounts and ages are product-specific and may vary by state, product version, and eligibility. Ask your broker for the exact current policy illustration.

Ask about Senior Life Insurance 101

There are a range of Fidelity Life products to consider based on your situation, financial responsibilities, health and budget. Your broker can help compare the right kind of coverage for you.

What can my family use the money for?

Beneficiaries can generally use life insurance proceeds for funeral or cremation services, unpaid bills and other needs.

Will my premium go up?

Fidelity's final expense and guaranteed-issue whole life plans have level premiums. Term plan renewal premiums may rise.

What if I have a health condition?

You may still have options. Some policies ask health questions; guaranteed issue does not, but has a graded benefit period.

How much coverage do I need?

Consider your estimated final expenses, existing savings, family needs and a monthly payment you can comfortably maintain.

When will my family receive the full benefit?

Ask specifically about the policy's effective date, exclusions and any graded or limited-benefit period.

Talk with Golden Shield Life Insurance

Independent life insurance broker | (678) 884-4653

Ask us to compare options before you apply.

Sources & further reading

- Fidelity Life Final Expense
- Fidelity Life Guaranteed Issue
- Senior Life Insurance 101
- AM Best rating, October 16, 2026

Disclosure: Prepared independently by Golden Shield Life Insurance for education; not an official Fidelity Life brochure or a policy, quote, offer, or guarantee of acceptance. Fidelity Life Association is part of iA Financial Group and is not Fidelity Investments. Product availability, underwriting, benefits, exclusions, and premium vary. The issued policy controls. Please obtain carrier/compliance approval before public distribution.