

## GROUP TERM LIFE INSURANCE

Underwritten by Fidelity Security Life Insurance Company, Kansas City, MO  
Administered by Strategic Underwriting Solutions, LLC

### *Group Size-*                      *Maximum Benefit\**

2 – 9	\$20,000
10 – 24	\$50,000
25 – 99	\$100,000

### *Dependent Life-*

**Plan 1:**

\$2,000	Spouse
\$1,000	Child**
\$ 100	Children 14 days to 6 months
\$ 0	Children 0 to 14 days

**Plan 2:**

\$5,000	Spouse
\$2,500	Child**
\$ 100	Children 14 days to 6 months
\$ 0	Children 0 to 14 days

- **BENEFITS UP TO 100,000**
- **2 DEPENDENT LIFE OPTIONS**
- **OPTION TO LESSEN THE BENEFIT DOWN TO 15,000**
- **COMPETITIVE RATES!**

### **Coverage Benefits-**

- Life Insurance
  - Flat Benefit for all employees
- AD&D
  - Pays scheduled amount in addition to the life benefit upon the insureds accidental death. Benefit will pay a scheduled amount directly to the insured if he/she incurs a covered loss other than death.
- Dependent Life
  - Covers all dependents (spouse and child(ren)) for a fixed amount of insurance.

### **Additional Included Benefits-**

- Waiver of Premium – Allows an employee who becomes totally and permanently disabled to continue life coverage w/o premium payment.
- Conversion – Allows an employee who loses coverage to convert the group life benefit to an individual whole life policy.
- Living Benefit(Accelerated Death Benefit)\*\*\* – Allows an employee who is diagnosed with a terminal illness to collect a portion of the life insurance benefit prior to death.

\* Maximum benefit by group size varies by state – for state specifics, please ask your Inside Sales Director.

\*\* Child up to age 18. Ages 19-26 if full-time student.

\*\*\* Not available in AL, CA, MD, VT

### **Fidelity Security Life Insurance Company, Inc. Background-**

- Fidelity Security Life Insurance Company has been rated A- (Excellent), based on an analysis of financial position and operating performances by A.M. Best Company, an independent analyst of the insurance industry. For the latest rating, access [www.ambest.com](http://www.ambest.com).
- Trusted insurer of employee benefits for over 40 years

### **Underwriting-**

- Employer must be in business a minimum of 2 years
- Must be an eligible industry
- Groups with more than 50% of the insureds related by marriage are ineligible
- Groups with any employees over the age of 75 must be reviewed by carrier
- Premium must be 100% employer paid
- All insureds must be actively at work on the effective date
- Groups must have a direct employee/employer relationship
- Minimum premium is \$1,000 (annually)

### **For A Quote-**

#### *Must Haves*

- Employers full name and address
- Census – age (DOB) and gender
- Plan design to be quoted
- SIC code

#### *Nice to Haves*

- Current plan
- Current/Renewal rates
- Claims experience if over 500 employees

### **Sold Case Checklist-**

- Signed Master Application
- Census *or* Individual Apps
- Prior Carrier Booklet
- Prior Carrier Bill
- New Agent Paperwork
- Advance Deposit

**Send in your quote  
request today!**

**[rfp@employerdriven.com](mailto:rfp@employerdriven.com)**

[www.employerdriven.com](http://www.employerdriven.com)

**888.886.7973**