



# InstaBrain Term

with Living Benefits

Underwriting Guide



*A Refreshingly Smart Take on Life Insurance!*

# InstaBrain Term

## Product Features

100% all-cause term life insurance with Living Benefits offered exclusively via digital sales

### Living Benefits<sup>1</sup>

#### Shared features

- No additional premium
- Admin Fee: \$0
- Benefits can be accelerated for no more than one Living Benefits rider for each policy (Chronic Illness or Terminal Illness)
- Policy premiums waived upon acceleration of benefits for either Living Benefits rider
- Rider termination: death of insured, policy termination, payment of any accelerated benefit, anniversary at age 85

**Chronic Illness** - up to 50% of face amount payable over 36 months upon diagnosis of either (a) permanent severe cognitive impairment or (b) permanent inability to perform 2+ Activities of Daily Living

- If death occurs during acceleration, the remaining non-accelerated benefit and remaining acceleration payments will all be paid in one lump sum
- No waiting/elimination period
- Dollar Maximum: N/A, only maximum is 50% of face amount
- Dollar Minimum: \$25,000
- Effect on policy values: accelerated payment treated as lien at 0% interest
- Alternative lump sum payment option discounts 36 monthly payments at 8% interest

**Terminal Illness** - up to 90% of face amount payable in a lump sum upon diagnosis of terminal illness (<=12 months)

- Dollar Maximum: \$250,000
- Dollar Minimum: \$5,000
- Effect on policy values: Accelerated payment treated as lien at 8% interest

#### Issue Ages

- 18-60, current age

#### Risk Classes

- Non Tobacco:
  - Preferred Plus
  - Preferred
  - Standard
  - Standard Extra
- Tobacco
  - Preferred
  - Standard Extra

#### Policy Fee

- \$95 Commissionable

#### Premium Modes

- Monthly
- Annual

#### Payment Methods

- Credit Card
- EFT

#### Face Amounts & Term Periods

**Min: \$50,000**

**Max: See table below**

Term (Yrs)	Issue Age	Tobacco	Max Face
10, 15, 20	18-55	All	\$1,000,000
10, 15, 20	56-60	All	\$900,000 grading down \$100k each higher issue age (to \$500k at 60)
30	18-50	NT	\$1,000,000
30	18-45	T	\$1,000,000

# InstaBrain Term

## Optional Riders

### Dependent Child Rider

Child Rider is subject to underwriting and could result in a base policy decline (rare instances).

Issue Ages - Parent (i.e. proposed insured): 20 - 60

Issue Ages - Children: 15 days to 18 years (standard risks)

This rider provides coverage ranging from \$5,000 to \$25,000 for each eligible child, stepchild, or legally adopted child. Coverage expires when the child reaches age 23 or when the insured reaches age 65, whichever comes first. Rate is \$8.00 per \$1,000 per year.

### Accidental Death Rider

Issue Ages - 18 - 60

This rider provides an additional benefit, ranging from \$25,000 to the smaller of \$250,000 or the face amount of the base policy, in the event of the accidental death of the primary insured. There is a one-time 50% decrease in benefit at age 70. The rider expires at age 80. The rider also offers two additional inherent benefits, Travel Accident Benefit and the Auto Safety Benefit, both of which increase the rider benefit amount if certain conditions are met.

#### Conversion Options

- None

#### Guarantees

- Fully-guaranteed premiums during level term period
- 5-year ART period

#### Signature Type

- Immediate e-signature at point-of-sale

#### Underwriter Touchpoints

- None

#### Death Benefit

- Level, \$1k per unit; reduced by election of Living Benefits

#### Death Benefit Payment Options:

- Lump sum only

#### Policy Delivery

- Policy available electronically within 24 hours, accessible via customer portal

#### Free Look

- The customer may cancel anytime within the 30-day money back period



# InstaBrain Term

## Does your client qualify for InstaBrain Term?

- My client is a U.S. citizen or has permanent resident status (a green card) and has a valid Social Security Number.
- My client lives and works in the United States.
- My client (older than 55 years) has seen his/her personal physician within the past 5 years.
- The client has a valid U.S. Drivers License (no state IDs accepted)
- Insured and payer must be the same person

## Conditions NOT Acceptable at ALL - Do NOT Submit

(within the last 10 years have you been diagnosed, tested, treated or consulted with or given medical advice for unless stated otherwise)

Alcohol Abuse and/or Dependence	Hepatitis A, B or C
ALS (Lou Gehrig's Disease)	HIV/AIDS
Alzheimer's, Dementia, or Cognitive Impairment	Hypotension
Anemia other than Iron Deficiency	Kidney Failure
Aneurysm (Aortic or Brain)	Kidney Disorder, including renal failure, insufficiency/dialysis
Angina	Leukemia, Lymphoma
Arthritis, Psoriatic or Rheumatoid	Liver Disease or cirrhosis, hemochromatosis
Atrial Fibrillation, Arrhythmia (Irregular Heartbeat)	Lupus, SLE/Discoid
Autism	Lynch Syndrome
AutoImmune Disorders - Sjogren's or Raynaud's Syndrome, Guillain Barre or Myasthenia Gravis	Malignant Neoplasm/Cancer
Cancer/Melanoma, other than Basal/Squamous	Marijuana, Vaping
Cardiac Bypass or Stent Placement	Mentally Challenged
Cardiomegaly	Mental Illness (major depression, BiPolar, Schizophrenia or Psychosis), PTSD, Suicide Attempt/Ideation
Cardiomyopathy	Mitral Valve Prolapse
Cerebral Palsy	Muscular Dystrophy
Congestive Heart Disease	Multiple Sclerosis
COPD including ARDS, Emphysema or Pulmonary Sarcoidosis	Myocardial Infarction (Heart Attack)
Coronary Artery Blockage or narrowing of the arteries	Myocarditis
Coronary Artery Disease	Narcolepsy
Criminal History - Felony or charges pending, probation, or not finalized	Organ Transplant Recipient (other than cornea)
Crohn's Disease/Ulcerative Colitis	Pancreatitis
Cystic Fibrosis	Paraplegia/Quadriplegia
Defibrillator or Pacemaker	Parkinson's Disease
Diabetes Type I or Type II	Seizures, Grand Mal/Partial/Focal
Disability, Current	Surgery - Pending
Down's Syndrome	Stroke (CVA) or TIA
Drug Use, Illegal Use/Abuse or Dependence - Any History	Transplant Recipients
	Ventilator Use

List of conditions may not be exhaustive and is subject to change.



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InstaBrain Termwith Living Benefits

Initial Quoting Criteria

Medical History	Preferred Plus	Preferred	Standard	Standard Extra	
ADD & ADHD	YES	YES	YES	YES	Mild, no marijuana use, no alcohol abuse/dependence and no other mental illness
Anemia, Iron Deficiency Current	NO	NO	NO	YES	Dietary/Menstrual Cause, periodic treatment
Anemia, Iron Deficiency History	YES	YES	YES	YES	No current symptoms, mild historical presentation
Anxiety	YES	YES	YES	YES	Currently receiving treatment, stable, not newly diagnosed, mild presentation and no suicide attempts ever. No marijuana use.
Arthritis, Osteoarthritis	YES	YES	YES	YES	
Asthma (mild)	YES	YES	YES	YES	Mild, =<3 exacerbations (episodes) in past year, no shortness of breath climbing stairs, no tobacco and only occasional treatment
Aviation	YES (Air Transport)	YES (exclusion for private aviation)	YES	YES	Best rate for commercial/corporate pilots only. Private aviation is based on # of hours flown per year, total hours, instrument rating, etc. Student Pilots best Standard Extra with Flat Extra. Other types of aviation are n/a.
Benign Prostate Hypertrophy (BPH) or Prostatitis	YES	YES	YES	YES	No treatment or symptoms within past 6 months
Cancer - Basal Cell	YES	YES	YES	YES	Not currently undergoing treatment
Cancer - Squamous Cell	YES	YES	YES	YES	Skin only, not currently undergoing treatment
Cholesterol	YES	YES	YES	YES	Diagnosed >18 yrs, see physician for condition, stable treatment, no new meds or change in dosage in last 12 mths
Chronic Pain	NO	NO	YES	YES	No disability or impairments, low risk or mild medication only. See also Fibromyalgia.
Colon Polyps (benign)	YES	YES	YES	YES	Must be benign, resected and no current symptoms
COVID Virus	YES	YES	YES	YES	No pending results, quarantine, symptoms, hospitalization, or residual effects for 30 days, No history of ventilator use.
Depression	NO	NO	NO	YES	Currently receiving treatment. Stable, not newly diagnosed, mild presentation and no suicide attempts ever. No marijuana.
Diabetes, Gestational	NO	NO	NO	YES	12 months since delivery, not currently pregnant, and return of normal glucose (sugar) levels. No diagnosis of diabetes.
Diabetes, Pre	NO	NO	NO	YES	Diagnosed > age 40
Diverticulosis, Diverticulitis	YES	YES	YES	YES	No current symptoms, treatment complete and latest exam normal
Family History, occurence and/or death	NO	YES	YES	YES	CAD/Cancer/Diabetes/Huntington's/Lynch Syndrome in parent/sibling prior to age 65
Fibromyalgia	YES	YES	YES	YES	Mild, no disability or impairments, mild medication. See also Chronic Pain.
GERD, with or without treatment	YES	YES	YES	YES	
Gout, no underlying alcohol/liver problems	YES	YES	YES	YES	Well controlled with minimal episodes
Heart Murmur, Grade I-II (innocent)	NO	YES	YES	YES	Not currently undergoing treatment, deemed no significance
Herpes (oral)	YES	YES	YES	YES	
Herpes (genital) with negative HIV	YES	YES	YES	YES	
Hypertension with good control	YES	YES	YES	YES	Diagnosed >18 yrs, sees Physician for condition, no new meds or change in dosage in last 12 mths

Medical History	Preferred Plus	Preferred	Standard	Standard Extra	
Hyperthyroidism with treatment	NO	NO	NO	YES	Treatment, no symptoms in past 6 months, regular Physician follow ups, and no hospitalization
Hypothyroidism	YES	YES	YES	YES	No symptoms last 6 months
Insomnia with mild treatment	YES	YES	YES	YES	
Kidney Stones	YES	YES	YES	YES	Unilateral or Bilateral, no complications, no Staghorn calculus and =<4 episodes
Marijuana, infrequent use	NO	YES	YES	YES	Minimal use per month or last use older than 3 years ago, no synthetic/cannabinoids (artificial) and no vaping
Marijuana, frequent use	NO	NO	NO	YES	Must not be daily use, no synthetic/cannabinoids (artificial), no vaping
Medically declined in last 5 years	NO	NO	NO	NO	
Psoriasis	NO	YES	YES	YES	Skin treatment only, no arthritis, joint involvement or steroid treatment
Seizures, Absence and Petit Mal	NO	NO	YES	YES	No seizures within 6 months, no hospitalizations
Sleep Apnea	NO	NO	NO	YES	Sleep study must be completed and must use CPAP/BIPAP nightly. No current symptoms.
Non-Tobacco Use	YES (after 36 months)	YES (after 24 months)	YES (after 12 months)	YES (after 12 months)	Cigar use >12 times per year = Tobacco rates and <=12 = Non Tobacco. Includes all nicotine products.
Vascular Disease or Deep Vein Thrombosis (DVT)	NO	NO	YES	YES	Over 5 years since last symptoms
Weight Loss Surgery	NO	NO	YES	YES	Postpone for 6 months, no complications 50% of weight loss (>10 lbs) in past 12 mths is added back in
Pending Surgery/Tests or Awaiting Results	NO	NO	NO	NO	Need results (MRI, CTScan, Echocardiogram, Ultrasound, etc)



Nicotine Rates

	Preferred Plus	Preferred	Standard	Standard Extra
Non-Nicotine Use	36 months	24 months	12 months	12 months
Nicotine Use (tobacco rates)	N/A	YES	N/A	YES
Nicotine Use includes vape (tobacco), nicotine gum, cigarettes, e-cigarettes, pipe, chew, etc.				
Cigar Use				
Twelve cigars or less per year			Non Tobacco rates	
More than twelve cigars per year			Tobacco rates	

Aviation

	Preferred Plus	Preferred	Standard	Standard Extra
Air transport pilots only - best rate. Private pilot rating based on # of hours flown per year, total hours, etc.	YES	YES (w/ exclusion)	YES	YES

Motor Vehicle Report (MVR) Guidelines

This is only for driving history. It does not include medical history. Violations are combined for the final offer and can affect the final Tier Rate Class.

All Ages	0-2 years	2-5 years	5-8 years	8-10 years +
DUI (single incident)	N/A	N/A	Standard Extra	Standard Extra
License Suspended/Revoked	N/A	N/A	Standard Extra	Standard Extra
Reckless/Negligent Driving	N/A	N/A	Standard Extra	Standard Extra
Major Accident (at fault/injury)	Standard Extra	Standard Extra	Preferred	Preferred
Speeding 30 mph+ or less than 90 mph	Standard Extra	Standard	Preferred	Preferred Plus
Speeding 16-29 mph	Preferred	Preferred	Preferred Plus	Preferred Plus
Speeding 1-15 mph or unspecified	Preferred	Preferred Plus	Preferred Plus	Preferred Plus
Miscellaneous Moving Violations (careless driving, improper turn, disregarding traffic device, lane violation, failure to yield, minor accident or distracted driving)	Preferred Plus	Preferred Plus	Preferred Plus	Preferred Plus

Modifying Factors	
Multiple DUIs, revocations or suspensions within 10 years or driver's license not currently valid due to moving violations	Decline
Multiple violations and/or criticism regarding habits, avocations, lack of maturity, risk taking behavior or medical impairments	Decline



InstaBrain Build Chart (weight in pounds)

Height	Min Weight	Max Weight Preferred +	Max Weight Preferred	Max Weight Standard	Max Weight Standard Extra
4' 8"	83	135	150	161	179
4' 9"	86	140	155	167	185
4' 10"	90	144	160	172	191
4' 11"	93	149	165	178	198
5' 0"	96	153	170	185	205
5' 1"	99	158	175	191	212
5' 2"	102	162	180	197	219
5' 3"	106	167	186	203	226
5' 4"	109	173	192	210	233
5' 5"	112	178	198	216	240
5' 6"	116	184	204	223	248
5' 7"	119	189	210	230	255
5' 8"	123	194	216	237	263
5' 9"	127	201	223	244	271
5' 10"	130	206	229	251	279
5' 11"	134	212	236	258	287
6' 0"	138	219	243	266	295
6' 1"	142	224	249	273	303
6' 2"	146	230	256	281	312
6' 3"	150	237	263	288	320
6' 4"	154	243	270	296	329
6' 5"	158	249	277	303	337
6' 6"	162	257	285	311	346
6' 7"	166	263	292	320	355
6' 8"	170	270	300	328	364
6' 9"	175	278	309	336	373
6' 10"	179	286	318	345	383





## InstaBrain Occupations Not Acceptable

Acid Manufacturing	Fire Fighter - Manufacturing Plant
Adult Film Industry Actor	Fire Fighter - Mines Underground
Air Ambulance Pilot	Fire Fighter - Oil and Natural Gas
Archeologist - Foreign	Fire Fighter - Production Plant
Astronaut	Fire Fighter - Smoke Jumper
Bomb Disposal	Fireworks Handlers
Building Demolition	Fishing - Alaskan King Crab
Construction - Blaster	Foreign Aid Workers
Construction - Bridge Caisson	Geologist - Foreign
Construction - Bridge Iron Worker	Horse Racing Jockey
Construction - Steeplejack	Journalist - Outside of the U.S.
Construction - Structural Iron Worker	Loggers
Construction - Tower Crane Operator	Mining - Blaster
Construction - Tunnel or Subway	Mining - Underground Workers
Diplomat - Foreign	Missionary - Foreign
Diver - Construction	Offshore Oil Workers - Explosives Handling
Diver - Deep Sea Commercial	Rocket Launch Crew
Diver - Fire Department	Stone Workers - Exposed to Dust
Diver - Law Enforcement	Stone Workers - handling Explosives
Diver - Military	Stuntperson
Diver - Scientific	Tightrope Walker
Diver - Search and Rescue	Volunteer Workers - Foreign
Explosives - Manufacturing	War Correspondent - Foreign
Explosives - Salvage/Demo	
Explosives - Truck Driver	

## Financial Justification

Financial justification of the amount of life insurance requested is an important consideration. While large business or estate planning cases can present both special and complex challenges, personal insurance remains straight forward. Please use the following factors for determining the amount of personal insurance available to applicants.

Ages	Earned Income Factor	Unearned Income Factor
18-30	30 x	3 x
31-40	25 x	3 x
41-50	20 x	3 x
51-65	15 x	3 x

For example, someone aged 35 earning \$40,000 per year would be eligible for total coverage (all sources) of \$1,000,000 (40,000 x 25). Earned income includes all the taxable income, pensions, and other wages obtained through employment. For our calculations, Supplemental Security Income (SSI) benefits, disability pension benefits, welfare or other city, state or federal assistance benefits are considered unearned income.

Retirement Age =>55 is acceptable, <55 is not eligible.

### Exceptions

- 1.Except in rare cases, the minimum face amount, in the absence of other coverage, may be allowed regardless of income.
- 2.Round up to the next \$10,000. For example, if someone qualifies for \$102,000 of coverage we would allow \$110,000.

### Family Income

An unemployed spouse may be covered for an amount equal to that in force (or applied for) for the employed spouse, up to \$300,000. For amounts over that, the unemployed spouse is usually limited to 50% of the amount in force (or applied for) for the employed spouse. Homemakers will be approved without an interview up to the maximum for their age, providing the spouse or children are the primary beneficiaries.

### Student Coverage

Current Education Level	Max Ins. Amount
High School or Trade School Students	\$100,000
College Students	\$200,000
Post-Graduate Students (Masters, PhD, Law or Medical)	\$300,000

### Military Coverage

Military personnel are evaluated based on what they do, not their rank/grade. We do not offer coverage to combat specialists, members of combat teams, hazardous military occupations and recruits or enlisted Grades 1 through 4.

Military personnel serving in or alerted for service in areas of conflict or potential conflict or potential conflict, are not considered acceptable risks.

Aviation exclusions are only available to Air National Guard or reserve pilots. All exclusions must be witnessed by the beneficiary.

## Occupations

Where business travel is indicated and the occupation does not appear to be appropriate (ex., janitor), a clear explanation will be required. Missionaries (and related religious activities), Diplomats, Drug Industry, Journalists, Archaeologists, Geologists, Volunteer and Foreign Aid workers who travel will not be considered acceptable risks. Military and U.S. State Department personnel may be considered on an individual basis.

## Temporary Residents

An applicant who is in the United States on the basis of a temporary visa will not be considered an acceptable risk.



## Foreign Travel

The factors that affect consideration of applicants who plan foreign travel can change very quickly. These guidelines are not a substitute for common sense. The current political, environmental, military, criminal and health factors of each country or area where travel is contemplated must be considered.

Always check the State Department website ([www.travel.state.gov](http://www.travel.state.gov)) for any travel warnings. If present, coverage is not available.

NOTE: While a small number of states do not allow underwriting action based on hazardous foreign travel, this does not apply to foreign residence. The travel question on the application MUST be answered in all cases.

The following guidelines apply to U.S. citizens traveling abroad. Permanent Residents (green card holders) will be considered only if proposed travel is to low-risk areas.

### Foreign Travel Defined

- a. Vacation travel is a single trip of 60 days or less
- b. Business travel totaling not more than 90 days cumulative
- c. Longer periods of travel (6 months) will be classified as foreign residence and rated appropriately

### Vacation

Travel to resort destinations is usually considered an acceptable risk at best class. The same holds true for cruise ships which have ports of call in areas of moderate concern.

Visits to family should not be considered as true vacation travel and should be handled strictly in accordance with the area classification.

The standard requirement for our business is that the proposed insured must be a U.S. citizen living in the United States or a Permanent Resident (green card holder) living in the United States.

In some cases, a U.S. citizen living outside the United States on a temporary basis might be considered an acceptable risk if they are residing in a low-risk country. The temporary residency must be for a period of 90 days or less. Where a longer period of time is anticipated or where the total amount of time living outside the United States will exceed 4 months per year, we will underwrite on a case by case basis.

# InstaBrain Term with Living Benefits

## Rider Availability as of 06/01/2024

State	Chronic Illness	Terminal Illness	ADB Rider (optional)	Child Rider (optional)
Alabama	Yes	Yes	Yes	Yes
Alaska	Yes	Yes	Yes	Yes
Arizona	Yes	Yes	Yes	Yes
Arkansas	Yes	Yes	Yes	Yes
California	Pending State Approval	Pending State Approval	Yes	No
Colorado	Yes	Yes	Yes	Yes
Connecticut	Yes	Yes	Yes	Yes
District of Columbia	Yes	Yes	Yes	Yes
Delaware	Yes	Yes	Yes	Yes
Florida	Yes	Yes	Yes	No
Georgia	Yes	Yes	Yes	Yes
Hawaii	Yes	Yes	Yes	Yes
Idaho	Yes	Yes	Yes	Yes
Illinois	Yes	Yes	Yes	Yes
Indiana	Yes	Yes	Yes	Yes
Iowa	Yes	Yes	Yes	Yes
Kansas	Yes	Yes	Yes	Yes
Kentucky	Yes	Yes	Yes	Yes
Louisiana	Yes	Yes	Yes	Yes
Maine	Yes	Yes	Yes	No
Maryland	Yes	Yes	Yes	Yes
Massachusetts	Yes	Yes	Yes	Yes
Michigan	Yes	Yes	Yes	Yes
Minnesota	Yes	Yes	Yes	Yes
Mississippi	Yes	Yes	Yes	Yes
Missouri	Yes	Yes	Yes	Yes
Montana	Yes	Yes	Yes	Yes
Nebraska	Yes	Yes	Yes	Yes
Nevada	Yes	Yes	Yes	Yes
New Hampshire	Yes	Yes	Yes	Yes
New Jersey	Yes	Yes	Yes	Yes
New Mexico	Yes	Yes	Yes	Yes
North Carolina	Yes	Yes	Yes	Yes
North Dakota	Yes	Yes	Yes	No
Ohio	Yes	Yes	Yes	Yes
Oklahoma	Yes	Yes	Yes	Yes
Oregon	Yes	Yes	Yes	Yes
Pennsylvania	Yes	Yes	Yes	Yes
Rhode Island	Yes	Yes	Yes	Yes
South Carolina	Yes	Yes	Yes	Yes
South Dakota	Yes	Yes	Yes	No
Tennessee	Yes	Yes	Yes	Yes
Texas	Yes	Yes	Yes	Yes
Utah	Yes	Yes	Yes	Yes
Vermont	Yes	Yes	Yes	No
Virginia	Yes	Yes	Yes	Yes
Washington	Yes	Yes	Yes	No
West Virginia	Yes	Yes	Yes	Yes
Wisconsin	Yes	Yes	Yes	Yes



# InstaBrain Term with Living Benefits

*A Refreshingly Smart Take on Life Insurance!*



Accelerated underwriting is offered via an analysis of health history, driving history/status, income, employment, and/or age. InstaBrain uses our exclusive reflexive digital application and data analytics to determine eligibility.

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FOR PRODUCER USE ONLY.

InstaBrain Term with Living Benefits underwritten by Fidelity Life Association. Rated A- (Excellent) by A.M. Best

Fidelity Life Association is headquartered in [Des Plaines, IL] and licensed in all states and the District of Columbia, except for WY and NY. InstaBrain (Policy Form ICC23-F4050 and state alternates and attached riders) are not available in all states. The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company. All applications are subject to underwriting approval. Benefits received for attached riders will reduce the amount available for a death benefit or other accelerated benefits. Our NAIC number is 63290.

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