

Bankers Fidelity Life Insurance Company®

Build your career with an industry leader

Product Portfolio



Setting the Standard in Complete Protection



Bankers Fidelity® has been serving the senior marketplace since 1955. Our sound financial position, coupled with a client-focused philosophy, makes us a leading insurance provider. Absolute coverage is our goal and the comprehensive suite of health and life insurance products we have available can be specifically tailored to meet your clients' needs.

Health Products

Medicare Supplement

Medicare Supplement Insurance Policy B 21092 or B 21492

Covers various expenses Original Medicare doesn't cover

- ▶ Preferred and Standard underwriting
- ▶ Issue age and attained age plans available
- ▶ 5%–10% household discount; varies by state (only available to qualified applicants)
- ▶ Policyholders may see any doctor or provider who accepts Medicare—no networks
- ▶ Available plans vary by state

Vantage Recovery®

Short-Term Care Nursing Facility Confinement Policy* B 21702

Coverage for rehabilitation from injury and illness

- ▶ Issue ages: 18–85
- ▶ Daily Nursing Facility Confinement Benefit Amounts of \$30–\$300
- ▶ Benefit periods: 90, 180, 270, or 360 days
- ▶ Elimination period: 0 or 20 days
- ▶ 10% household discount
- ▶ Full restoration of benefits
- ▶ No prior hospitalization required
- ▶ Customizable coverage with optional riders

*Benefit periods and riders vary by state. Restoration not available in all states.

Vantage Flex 65®

Individual Hospital Indemnity Policy B 21602

Flexible coverage for out-of-pocket expenses for hospital confinement

- ▶ Issue ages: 65–85
- ▶ Daily Hospital Confinement Benefit Amounts \$100–\$1,500*
- ▶ Benefit period options of 5, 10, 15 days or First Day hospital confinement*
- ▶ 5% household discount
- ▶ No networks or deductibles
- ▶ Customizable coverage with optional riders

*Amounts and periods vary by state.



Vantage[™] Care

Lump Sum Cancer Insurance Policy B 21904

Protection above and beyond traditional cancer coverage

- ▶ Issue ages: 18–85 (18-74 for Specified Disease Benefits)
- ▶ Benefit amounts from \$5,000–\$75,000
- ▶ Unisex rates
- ▶ Benefits are paid in a lump sum
- ▶ Coverage for individual, individual and spouse, individual and child(ren) and family
- ▶ Benefits include Carcinoma in Situ Benefit and Optional Heart-Stroke Benefit
- ▶ Customizable coverage with optional riders



Cancer Care Solution

Cancer Expense Policy* B 9401

Flexible benefits to help cover expenses associated with cancer

- ▶ Issue ages: 18–85
- ▶ Unisex rates
- ▶ Daily Hospital Confinement Benefit Amounts \$50–\$900
- ▶ Chemotherapy Treatment Amounts \$100–\$600
- ▶ Customizable coverage with optional riders

*Not available in all states; not available in states where Vantage Care is offered.



Dual Disability[®]

Disability Income B 20702

Protecting the ability to earn an income

- ▶ Issue ages: 18–64
- ▶ 12 or 24-month benefit periods
- ▶ Issue amounts 5–20 units
 - > 1 Unit = \$100 Monthly Disability Income Benefit/\$10 Daily Nursing Home Benefit
- ▶ 30-day elimination period
- ▶ Before age 67 or retirement, choose either monthly disability benefits or daily nursing home benefits
- ▶ After age 67 or retirement, converts to Nursing Home Plan with double the original benefit amount

Life Products



Final Expense

Level Benefit Whole Life Insurance Policy or Graded Death Benefit Whole Life Insurance Policy ICC19 B 21901 or ICC19 B 21902

Financial protection for essential expenses and new beginnings

- ▶ Preferred, Standard and Graded Death Benefit rates underwriting class
- ▶ Preferred and Standard Issue Ages 45–85 ; Graded Death Issue Ages 45 - 75
- ▶ Preferred and Standard face amounts from \$3,000–\$35,000
- ▶ Graded Death Benefits: face amounts from \$3,000–\$20,000
- ▶ Standard and Preferred policies include:
 - > Accelerated Death Benefit Rider
 - > Optional Waiver of Premium for Hospital or Nursing Home Confinement



Level Whole Life

Ordinary Level Whole Life ICC19 B 21901

Permanent life insurance with cash value build-up

- ▶ Issue ages: 0–85
- ▶ Face amounts from \$5,000–\$250,000
- ▶ Flexible options such as Waiver of Premium, Accidental Death Benefit and Children's Insurance Rider
- ▶ Guaranteed cash values

The Strength of Experience

At Bankers Fidelity, we conduct our business according to a strong set of guiding principles.

For more than 60 years, we have been honored to provide tens of thousands of Americans with valuable, customer-focused insurance products.

Our commitment to fair and fast payment of claims has earned us a reputation for delivering quality service to our policyholders and their families.

You can rely on our reputation as a Company that consistently makes good on its promises to every single policyholder.

Bankers Fidelity is rated A- (Excellent) by A.M. Best Company.*

*Best Rating Report; prepared by A.M. Best Company; www.ambest.com.
The rating refers only to the overall financial status of the Company and is not a recommendation of the specific policy provisions, rates or practices of the insurance company.



Bankers Fidelity Life Insurance Company®

www.bankersfidelity.com

Not connected or affiliated with, or endorsed by, the United States government or the federal Medicare program.
Limitations and exclusions apply; actual policy provisions control. Rates subject to change on a class basis.
Individually underwritten; application to determine eligibility required.
Products are underwritten by Bankers Fidelity Life Insurance Company® and Bankers Fidelity Assurance Company™.