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
- ▶ 7%–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 Plus

Hospital Indemnity Insurance Policy HI21BFLIC

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

- ▶ Issue ages: 18-85
- ▶ Guarantee Issue Ages 64½ 65½
- Plans: Individual, Individual/Spouse, Individual/Children, Family plan
- ▶ Daily Hospital Confinement; amounts \$100-\$750*
- ▶ Benefit Period Options are 3-10, 15, 21, 31 days or First Day hospital confinement*
- ▶ No Networks or Deductibles
- Customizable Coverage with Optional Benefits
- Urgent Care
- ▶ Emergency Room
- ▶ Hospital Admission; amounts \$100-\$5,000*
- Observation Room coverage for 5 days
- ▶ Ambulance: Air, Ground, Water

Vantage Care

Lump Sum Cancer Insurance Policy B 21904

Protection above and beyond traditional cancer coverage

- ▶ Issue ages: 18–99 (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

Life Products

Final Expense

Level Benefit Whole Life Insurance Policy ICC19 B 21901

Financial protection for essential expenses and new beginnings

- Preferred and Standard underwriting class
- Issue Ages 45–85
- ▶ Face amounts from \$3,000-\$35,000
- ▶ Policies include:
 - > Accelerated Death Benefit Rider
 - $> Optional\ Waiver\ of\ Premium\ for\ Hospital\ or\ Nursing\ Home\ Confinement$

^{*}Amounts and periods vary by state.

^{*}Heart-Stroke Benefit not available in NJ & WY.

The Strength of Experience

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

For more than 65 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 AM Best Company.*

*Best Rating Report; prepared by AM 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®.