

Claim your future.

Life and Health Products

Build your career with an industry leader



Bankers Fidelity® is a recognized leader with over 60 years of experience in the senior market and is licensed in 46 states and DC. We're proud to have:

- Been in business since 1955 with decades of experience in Medicare Supplement, Final Expense, and Short-Term Care policies
- An A.M. Best rating of A- (Excellent)
- A reputation for fast claims payment that sets us apart from other carriers, and phone calls are always answered by a real person
- Stable long-term pricing

In addition to a diverse product portfolio, we offer:

- Easy to use online tools
- Immediate vested contracts
- Agent onboarding and BOLT® Training
- Accessible Home Office support
- Top-of-the-line incentives and annual conferences
- Free Quoting Tool

What customers are saying:

"I bought a Plan F and have been very pleased. I had an unexpected injury this year and was so relieved to know all my Medicare coverage charges were covered in full. Great peace of mind!"

—Connie, Monroe, NC

"Bankers Fidelity has been there when I needed them, every step of the way. Thank you!"

—Pav, Houston, TX

Our customers rated us 4.7 out of 5 for claims, service, and value of products

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. Our Medicare Supplement, Vantage Flex 65™, Cancer, Vantage Recovery™, Disability, Level Term and Whole Life products combine to provide complete coverage.

HEALTH PRODUCTS

Medicare Supplement

B 21092 or B 21492

Picks up where Medicare leaves off

- Preferred and Standard underwriting
- Issue age and attained age plans available
- Household discount - 5% -10%; varies by state (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

B21702

Issue ages: 18–85

An affordable alternative to Long-Term nursing facility care

- Daily Nursing Facility Confinement Benefit Amounts of \$30 – \$300
- Elimination period: 0 or 20 days
- Benefit periods: 90, 180, 270, or 360 days
- No prior hospitalization required
- Full restoration of benefits
- Household discount – 10% (available to qualified applicants)
- Home Health Care Rider
- Cancer First Occurrence Rider: \$1,000 – \$5,000

Vantage Flex 65™

Hospital Indemnity Policy

B 21602

Issue ages: 65–85

A flexible means to fill the gaps in your medical coverages

- Daily Hospital Confinement Benefit Amounts \$100 – \$1,500
- Benefit period options of 5, 10, 15 days or first day hospital confinement
- Household discount – 5% (available to qualified applicants)
- Guaranteed renewable for life as long as premiums are paid on time
- No deductibles
- No networks
- Optional Riders
 - Daily Radiology Service Rider: \$10 – \$100
 - Daily Outpatient Major Diagnostic Exam Rider: \$100 – \$500
 - Daily Emergency Care Rider: \$25 – \$150
 - Daily Outpatient Surgical Rider: \$100 – \$1000
 - Daily Durable Medical Equipment Rider: \$10 – \$300
 - Daily Ambulance Rider: \$100 – \$500
 - Daily Observation Unit Confinement Rider: Amount is 1/2 of the daily confinement benefit
 - Daily Cancer First Occurrence Rider: \$1,000 – \$5,000
 - Daily Nursing Facility Confinement Rider: \$25 – \$200

Cancer Care Solution

B 9401

Issue ages: 18–85

Provides benefits to meet cancer expenses. Benefits are available for:

- Daily hospital confinement
- Blood and plasma
- Chemotherapy
- Surgical expenses
- First occurrence
- Other miscellaneous benefits
- Inpatient drugs and medicine

Dual Disability®

B 20702

Issue ages: 18–64

Disability Income or nursing home coverage.

Choose the benefit you need when you need it.

- One- or two-year disability benefit periods
- After age 67 or retirement, converts to Nursing Home Plan with double the original benefit amount
- 30-day elimination period
- Before age 67 or retirement, choose either monthly disability benefits or daily nursing home benefits

LIFE PRODUCTS

Senior Security® Final Expense

B 20801 or B 20802

Issue ages: 45–85

Preferred, Standard, and Graded Death Benefit Whole Life Products

- Immediate protection
- Standard and Preferred policies include:
 - Accelerated Death Benefit Rider
 - Waiver of Premium for Hospital or Nursing Home Confinement
- Issue amounts from \$3,000 to \$50,000
- Lower, preferred rates for healthy seniors

Level Whole Life

B 20801

Issue ages: 0–85

Permanent life insurance with cash value build-up

- Face amounts from \$5,000 to \$50,000
- Guaranteed cash values to provide retirement income; as collateral for a loan; or for use in estate planning
- Flexible options such as Waiver of Premium, Accidental Death Benefit and Children's Insurance Rider

Level Term Life

B 20601

10 & 20 year

Issue ages: 18–65

Solid, level protection to maximize coverage for a specific period

- Level protection either 10 or 20 years
- Standard and Preferred policies include:
 - Childrens Insurance Rider
 - Waiver of Premium for Disability
 - Accidental Death Benefit
- Issue amounts from \$25,000 to \$250,000
- May be converted to a Whole Life policy of equal or lesser face amount to age 70

Agent Resources:

eApps developed to match the paper application. The eApp system ensures that applications are legible and complete, and are automatically entered into our systems for next-day processing. The eApp also includes a quoting tool, the ability to do a face-to-face or telephone application, a DocuSign® e-signature process, the ability to discard and start over at any time, and a Saved Application feature that shows you the application's status.

BOLT® Training is your one-stop resource for training on Bankers Fidelity products and insurance industry topics. BOLT Training houses product and sales training videos, Bankers Fidelity ADDS® and Underwriting training, personal development opportunities, and discounted CE credits.



For over sixty years, Bankers Fidelity® has provided tens of thousands of Americans with valuable, customer-oriented insurance products and services. Our commitment to fair and fast payment of claims has earned us a reputation for quality service to our policyholders and their families.

You can rely on our reputation as a Company that delivers on its promises to policyholders. Our record of bringing innovative products and value-added services to market has established Bankers Fidelity as a proven leader in the life and health insurance industry.

ADDS®



The Agency Data Distribution System (ADDS®)* is an Agent Business Portal unique to Bankers Fidelity. This system gives you access to all information necessary to manage your business:

- Reports
- Online Ordering
- Commissions
- Library Resources

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

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