



Established 1896

Fidelity Life Association  
1211 West 22nd Street, Suite 209  
Oak Brook, IL 60523  
Tel 630.522.0392  
Fax 866.375.8175

November 18, 2009

Ms. Pamela O'Connell, Bureau Chief  
Market Conduct Division  
Field Rating & Underwriting Bureau  
300 Capitol Mall, 16<sup>th</sup> Floor  
Sacramento, CA 95814

RE: Adopted Market Conduct Examination Report For Website Publication  
Fidelity Life Association, NAIC #63290

Dear Ms. O'Connell:

We are writing to confirm our receipt of the Adopted Market Conduct Examination Report covering claims, marketing, and underwriting practices of Fidelity Life Association. The Adopted Report referred to in this letter is the copy identified as intended for website publication.

We have reviewed this Adopted Report and it does not contain any errors, omissions, or misstatements. We agree to take the necessary corrective action to bring the Company into compliance with the areas identified in the Adopted Report.

Please let us know if you have any questions regarding our response to the report. You may contact our Corporate Counsel, Jonathan Campbell, at (630) 371-1877 or by email at [jonathan.campbell@fidelitylife.com](mailto:jonathan.campbell@fidelitylife.com).

Sincerely,

A handwritten signature in black ink, appearing to read 'Mark S. Wray', written over a horizontal line.

Mark S. Wray  
Senior Vice-President, CFO, Treasurer, and Secretary