

## Accidents Happen. Protect Your Clients With Accidental Death Benefit Coverage From Fidelity Life.

Accidents happen - fatal accidents at that. The chance of a fatal accident happening is 1 in 1,700 according to the National Safety Council.\*

For as little as \$10 a month, your clients can have the coverage they need to protect their families and their investments. Turn to Fidelity Life Association for highly competitive Accidental Death Benefit coverage backed by the financial stability and security of our A- (Excellent) rating from A.M. Best.\*\*

### ADB Coverage as Base Policy or Rider

Fidelity Life's ADB product covers the insured in case of death resulting from an accident within 90 days of the accident\*\*\* and can be written as a stand-alone policy or as a rider to another Fidelity Life product such as our revolutionary RD Term, in effect doubling the amount of coverage for your client in case of accidental death. Either way the same solid protection applies.

And for additional peace-of-mind, the ADB coverage can be extended to the insured's spouse and dependent children.



Established 1896

**Innovation Is Our Policy<sup>SM</sup>**

Fidelity Life Association,  
A Mutual Legal Reserve Company

1211 West 22nd Street, Suite 209  
Oak Brook, IL 60523

# Accidental Death Benefit

from Fidelity Life Association



For Producer Use Only  
Not For Distribution  
To The General Public



## \$1 Offer With No Signature – What Could Be Simpler?

For those choosing our base plan, Fidelity Life will provide the first month of benefits for only one dollar. And with no need for a signature, it couldn't be easier to provide valuable accidental death coverage to your clients.

## Issue Limits, Face Amounts and Benefits

Accidental Death Benefit coverage is available from ages 20 through 65 with limits on the base policy of between \$50,000 and \$250,000 and on the rider between \$25,000 and \$250,000, in either case without the need for any medical information.

For the base policy or rider, full benefits are paid until age 70 and are then reduced to 50% of the face amount until the policy expires at age 80.

## Auto Safety and Travel Accident Coverage Make Fidelity Life's ADB Coverage Even More Valuable

### Auto Safety Benefit

If the insured dies due to an accident while operating or riding as a passenger in a private passenger automobile, the death benefit will be increased by 10% provided the insured was wearing a properly fastened, and originally factory installed seat belt at the time of the accident.

### Travel Accident Benefit

The Travel Accident Benefit pays an additional 100% for accidents in which the insured was a passenger in a public conveyance being operated by a common carrier to transport passengers for hire.

## Additional Riders Extend ADB Coverage to Families

Fidelity Life Accidental Death Benefit coverage can be extended to spouses and dependent children of the primary insured.

### Spouse and Dependent Children Benefit

Specific riders can be added to provide coverage for spouses and each dependent child. Benefit amounts vary by the number of family members covered.

### Spouse Double Tragedy

In the event both spouse and the insured die due to an accident or accidents that occur within the same 24 hour period, the spouse coverage will increase to 100% of base benefit.

### Family Auto Safety

If an accidental death occurs to the spouse or children while wearing a safety belt while in a private passenger vehicle, the death benefit will be increased by 10%.

### College Fund Benefit

The College Fund Benefit provides an additional 10% of coverage for each dependent child ages 15-22 upon the accidental death of the insured.

### Inflation Rider Keeps Coverage Current

Fidelity Life makes sure its Accidental Death Benefit coverage keeps pace with the times. As a result, the initial face amount increases 5% each year starting in year 2 to year 6 and remains level at the new face amount in year 6 and after.

## Attractive Rates for Base Policy and Riders (annual rates per \$1,000 of base benefit)

Base Plan	
Less Than \$100,000	\$100,000 Plus
\$1.04 (plus \$50 policy fee)	\$0.99 (plus \$55 policy fee)
Rider	Family ADB Rider
All coverage levels	
\$1.00	\$0.45
Inflation Rider	
With Family Rider	With No Family Rider
\$0.22	\$0.17

## Convenient Payment Plans

Fidelity Life offers two convenient payment plan options. Your clients can choose from monthly recurring payments via credit card or electronic funds transfer (EFT).

## Innovation Designed Around You

As an innovator, Fidelity Life provides the kind of flexibility and quickness-to-market that keeps you ahead of the curve in taking advantage of opportunities for success. To learn more about our Accidental Death Benefit policy or our other Fidelity Life products, call Sales/Marketing at 866-710-1013 or go online at FidelityLife.com



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