

## Innovation Designed Around You

As an innovator, Fidelity Life Association 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 Association products, call Sales & Marketing at **866/710-1013** or go online at [www.FidelityLife.com](http://www.FidelityLife.com).

# Accidental Death Benefit

from Fidelity Life Association



Established 1896

### Innovation Is Our Policy®

Fidelity Life Association  
A Legal Reserve Life Insurance Company

[www.FidelityLife.com](http://www.FidelityLife.com)

Fidelity Life Association is headquartered in Oak Brook, IL and is licensed in all states and the District of Columbia, except for WY and NY. Accidental Death Benefit Policy Form F3700 is not available in all states. Riders may be subject to underwriting approval. Certain exclusions in coverage apply. Our NAIC number is 63290.



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# Accidents Happen

## Protect Your Clients

The chance of a fatal accident happening is 1 in 1,700 according to the National Safety Council.<sup>1</sup> Your clients can have reasonably priced coverage that they need to protect their families and their investments. Turn to Fidelity Life Association for highly competitive Accidental Death Benefit (ADB) coverage backed by the financial stability and security of our A- (Excellent) rating from A.M. Best.<sup>2</sup>

## PRODUCT OVERVIEW

### Accidental Death Benefit Coverage

Fidelity Life Association's ADB policy covers the insured in case of death resulting from an accident within 90 days of the accident.<sup>3</sup> And for additional peace-of-mind, the ADB coverage can be extended to the insured's spouse and dependent children.

### Issue Limits, Face Amounts and Benefits

Fidelity Life's Accidental Death Benefit policy is available from ages 20 through 59, with coverage limits between \$50,000 and \$250,000. The policy is underwritten on a guaranteed issue basis—there are no medical questions on the application.<sup>4</sup> Most applications are approved within 24 hours.

The policy pays full benefits until age 70, at which time benefits reduce by 50%. Benefits then remain level at this reduced amount until the policy expires at age 80.

### Product Features

Included with the policy at no extra charge are additional Auto Safety and Travel Accident Benefits, which are described below. In addition, optional riders are offered for a nominal extra premium. The Return of Premium rider allows the insured to receive a percentage of premium back. The Inflation Rider automatically increases the policy's death benefit. The Family Accidental Death Benefit Rider can provide additional benefits for a spouse and dependent children. Additional details on these riders are described on the following pages.

<sup>1</sup> National Safety Council Injury Facts, 2005-2006

<sup>2</sup> For the latest rating, access [www.ambest.com](http://www.ambest.com)

<sup>3</sup> Some exclusions apply, see policy for full details.

<sup>4</sup> Applicants must be a U.S. Citizen or have permanent resident status (green card).

**Auto Safety and Travel Accident Benefit**  
(at no additional cost)

**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 on a public conveyance being operated by a common carrier to transport passengers for hire.

**Inflation Rider (optional)**

The Inflation Rider increases the death benefit by an amount equal to 5% of the initial policy death benefit each year between policy years 2 and 6. After year 6 the death benefit remains level for the life of the policy.

**Family Accidental Death Benefit Rider (optional)**

Fidelity Life Association Accidental Death Benefit coverage can provide additional benefits for a spouse and dependent children (see rider for eligibility) of the primary insured with the following features of our Family Accidental Death Benefit Rider.

**Spouse and Dependent Children Benefit**

The Spouse and Dependent Children Benefit provides additional benefits to the beneficiary upon the accidental death of the insured spouse and any insured children

- Spouse Benefit equals 50% of the base benefit amount if eligible children are also insured on the rider. If no eligible children are insured on the rider, the Spouse Benefit equals 60% of the base benefit amount.
- Children’s Benefit equals 10% of the base benefit amount if an eligible spouse is also insured on the rider. If no eligible spouse is insured on the rider, the Children’s Benefit equals 20% of the base benefit amount.

**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 the spouse’s or children’s accidental death occurs while wearing a safety belt while a passenger in a private passenger vehicle, the Spouse and/or Dependent Children Benefit will be increased by 10%.

**College Fund Benefit**

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

**RIDERS**

**Return of Premium Rider (optional)**

The Return of Premium (ROP) Rider allows the insured to receive a percentage of premium back—up to 100% of all premiums paid—at the end of the rider expiry year. The ROP percentage available in each policy year varies by the age of the insured at issue, as shown below.

Issue Ages	20–45	46–50	51–55	56–59
<b>Rider Premium Factor</b>	55.0%	60.0%	85.0%	125.0%
<b>Rider Expiry Year</b>	30	25	20	15
Policy Year	Return of Premium Percentages by Policy Year			
1-5	0%	0%	0%	0%
6	1%	2%	3%	5%
7	2%	4%	6%	10%
8	3%	6%	9%	15%
9	4%	8%	12%	20%
10	5%	10%	15%	25%
11	7%	13%	22%	40%
12	9%	16%	29%	55%
13	11%	19%	35%	70%
14	13%	22%	43%	85%
15	15%	25%	50%	100%
16	17%	30%	60%	
17	19%	35%	70%	
18	21%	40%	80%	
19	23%	45%	90%	
20	25%	50%	100%	
21	30%	60%		
22	35%	70%		
23	40%	80%		
24	45%	90%		
25	50%	100%		
26	60%			
27	70%			
28	80%			
29	90%			
30	100%			

## Coverage Criteria

Client must be US citizen or have permanent resident status (green card)

## Benefits

*If the Insured dies solely as a result of injuries will Fidelity pay the Accidental Death Benefit?*

Under this benefit, the term “injuries” mean bodily injuries due solely to an accident which results in the Insured's Death within 90 days of the accident.

## Exclusions\*

No Benefit will be payable if the Insured's death results directly from the following causes:

- Suicide: Suicide, while the Insured is sane or insane.
- War: War, declared or undeclared, or any act of war. War is defined as armed conflict between nations, or between factions of the same nation
- Military Service: Service in the military forces of any country at war or in any civilian noncombatant unit serving with those forces. “War” includes undeclared war. “Country” includes any international organization or group of countries.
- Aviation: Travel in, or descent from or with, any kind of aircraft aboard which the Insured is a pilot or crew member or is giving or receiving any training. “Crew member” includes anyone who has any duty aboard the aircraft.
- Natural Causes: Bodily or mental illness, disease or infirmity of any kind or medical or surgical treatment for any of these.
- Drug: The taking or injection of any nonprescription drug, hypnotic or narcotic, accidentally or otherwise.
- Blood Alcohol: Death while the Insured is operating a motor vehicle and is determined to have a blood alcohol level exceeding the legal limit as defined by state law.
- Felony: Injury received while committing a felony.

\* Exclusions may vary by state. Please consult state-specific policy language for details.

## Attractive Rates (for ID & NJ see below)

*unisex annual rates per \$1,000 of base benefit*

Benefit Amount	Rates
\$50,000–\$99,999	\$1.04 (plus \$50 policy fee)
\$100,000–\$250,000	\$0.99 (plus \$55 policy fee)

Riders	
Family Rider	\$0.45
Inflation Rider	\$0.22 (with Family Rider) \$0.17 (without Family Rider)

## Return of Premium

Rider	Rider Premium Factor*	Rider Expiry Year
Issue Age		
20–45	55%	30
46–50	60%	25
51–55	85%	20
56–65	125%	15

\* Factor is applied to the total plan premium, including the policy fee.

## Idaho *unisex annual rates per \$1,000 of base benefit*

Benefit Amount	Rates
\$50,000–\$99,999	\$1.20 (plus \$50 policy fee)
\$100,000–\$250,000	\$1.15 (plus \$55 policy fee)

Riders	
Family Rider	\$0.50
Inflation Rider	\$0.26 (with Family Rider) \$0.20 (without Family Rider)

## New Jersey *unisex annual rates per \$1,000 of base benefit*

Benefit Amount	Rates
\$50,000–\$99,999	\$0.93 (plus \$50 policy fee)
\$100,000–\$250,000	\$0.88 (plus \$55 policy fee)

Riders	
Family Rider	\$0.40
Inflation Rider	\$0.20 (with Family Rider) \$0.15 (without Family Rider)

## Billing Modes

Annual	Direct, Credit Card or EFT
Semi-Annual	Direct, Credit Card or EFT
Quarterly	Direct, Credit Card or EFT
Monthly	Credit Card or EFT

## Modal Factors

Annual	1.00	Quarterly	.28
Semi-Annual	.52	Monthly	.087