

## Protect Your Family

The chance of a fatal accident happening is 1 in 1,700 according to the National Safety Council.<sup>1</sup> You can have reasonably priced coverage that you need to protect your family and your 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>

## Innovation Designed Around You

Fidelity Life has provided innovative life insurance products to Middle Americans since 1896. You can count on us to provide you contemporary products with quality service and competitive rates which represent one of the best insurance values available today. To learn more about our Accidental Death Benefit coverage or our other Fidelity Life products, contact your Fidelity Life representative or go online at [www.FidelityLife.com](http://www.FidelityLife.com).

# Accidents Happen Protect Your Family

## Accidental Death Benefit Coverage from Fidelity Life Association



Established 1896

**Innovation Is Our Policy®**

Fidelity Life Association,  
A Legal Reserve Life Insurance Company

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Chicago, Illinois 60631

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

Fidelity Life Association 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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## Accidental Death Benefit Coverage

Fidelity Life Association's Accidental Death Benefit (ADB) policy covers you 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 your 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.

Included with the policy at no extra charge are additional Auto Safety and Travel Accident Benefits, see description on the next page. In addition, optional riders are offered for a nominal extra premium. The Family Accidental Death Benefit Rider can provide additional benefits for your spouse and dependent children. The Inflation Rider automatically increases the policy's death benefit. The Return of Premium Rider allows the insured to receive a percentage of premium back. These riders are described in detail on the facing page.

## Convenient Payment Plans

Fidelity Life offers convenient payment plan options. You can choose from monthly, quarterly, semi-annual or annual recurring payments via credit card or electronic funds transfer (EFT).

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

### Auto Safety Benefit

If you were to die 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 you were 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 throughout the life of the policy.

### 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 eligible premiums—at the end of the ROP period. This benefit is not available in all states.

## Family Accidental Death Benefit Rider (optional)

Fidelity Life Association Accidental Death Benefit coverage can provide additional benefits for a spouse and dependent children (please 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 is 50–60% of the base death benefit amount, depending if eligible children are also insured on the rider.
- Children's Benefit equals 10–20% of the base death benefit amount, depending if an eligible spouse is also insured on the rider.

### Spouse Double Tragedy

In the event both you and your spouse die due to an accident or accidents that occur within the same 24 hour period, the coverage for your spouse will increase by 100%.

### Family Auto Safety

If an accidental death occurs to your spouse or children while wearing a safety belt 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 in case you die of an accidental death.

<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).

<sup>5</sup> May be subject to limitations. Please see rider schedule page for details.