

# 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>

## 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 65, with coverage limits between \$50,000 and \$500,000. 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.

## 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).



Established 1896

**Innovation Is Our Policy®**

Fidelity Life Association  
A Legal Reserve Life Insurance Company

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[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.

<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).

# Accidental Death Benefit

from Fidelity Life Association



Established 1896

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Not for Distribution  
to the General Public



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 Inflation Rider automatically increases the policy's death benefit. The Waiver of Premium Rider waives the policy premium if the insured becomes disabled as defined by the rider. The Family Accidental Death Benefit Rider can provide additional benefits for a spouse and dependent children. Additional details on these riders are described below.

## 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.

## Waiver of Premium Rider (optional)

Available for ages 20 through 55. This rider waives all premiums paid as long as the insured is totally disabled as defined in the rider. Benefits subjects to 6-month (retroactive) waiting period. This rider expires at age 60.

## 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.

## Attractive Rates (for ID & NJ see next column)

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

Benefit Amount	Rates
\$50,000–\$99,999	\$1.04 (plus \$50 policy fee)
\$100,000–\$500,000	\$0.99 (plus \$55 policy fee)

### Riders

Family Rider	\$0.45
Inflation Rider	\$0.22 (with Family Rider) \$0.17 (without Family Rider)
Waiver of Premium Rider	0.21951 times the total plan premium (including policy fee)

## 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

## 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–\$500,000	\$1.15 (plus \$55 policy fee)

### Riders

Family Rider	\$0.50
Inflation Rider	\$0.26 (with Family Rider) \$0.20 (without Family Rider)
Waiver of Premium Rider	0.21951 times the total plan premium (including policy fee)

## 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–\$500,000	\$0.88 (plus \$55 policy fee)

### Riders

Family Rider	\$0.40
Inflation Rider	\$0.20 (with Family Rider) \$0.15 (without Family Rider)
Waiver of Premium Rider	0.21951 times the total plan premium (including policy fee)