

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

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 Association'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 Association 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 Legal Reserve Life Insurance 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 Association 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 \$300,000, in either case without the need for any medical information.

Full benefits are paid until age 70 and are then reduced to 50% of the face amount until the coverage expires at age 80.

## Auto Safety and Travel Accident Coverage Make Fidelity Life Association'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.

## Family Accidental Death Benefit Rider Extends Coverage

Fidelity Life Association Accidental Death Benefit coverage can be extended to spouses and dependent

children of the primary insured with the following features of our Family Accidental Death Benefit Rider.

### ★ Spouse and Dependent Children Benefit

Specific riders can be added to provide coverage for spouses and each dependent child.

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

### ★ 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 Association makes sure its Accidental Death Benefit coverage keeps pace with the times.

\*\* For the latest rating, access [www.ambest.com](http://www.ambest.com)

\*\*\* Some exclusions apply such as death by suicide, drug/alcohol-related accidents, war and military service

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		All coverage levels
\$1.00		\$0.45
Inflation Rider		All coverage levels
With Family Rider		With No Family Rider
\$0.22		\$0.17
Standard Modal Factors		
Monthly	Quarterly	Semi-Annual
.087	.28	.052

## Convenient Payment Plans

Fidelity Life Association 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 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)



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\* National Safety Council Injury Facts, 2005-2006