

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, you can have the coverage you need to protect your family and your investments. Turn to Fidelity Life Association for valuable Accidental Death Benefit coverage backed by the financial stability and security of our A- (Excellent) rating from A.M. Best.**



Established 1896

Innovation Is Our PolicySM

Fidelity Life Association,
A Legal Reserve Life Insurance Company

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

Fidelity Life Association is licensed in all states and the District of Columbia, except for WY and NY. Accidental Death Benefit Policy Form 3700 and Rider Form 3011 are not available in all states. A two-year suicide exclusion and contestability applies (one year in some states). All applications are subject to underwriting approval. Our NAIC number is 63290.

M3701 November 2007

Accidents Happen.

Protect Your Family With
Accidental Death Benefit
Coverage From Fidelity Life
Association



Established 1896

Accidental Death Benefit Coverage as Base Policy or Rider

Fidelity Life's Accidental Death Benefit product covers you 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 family 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 your spouse and dependent children.

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

If you choose our base plan, Fidelity Life will provide your first month of benefits for only one dollar. And with no need for your signature, it couldn't be easier to provide valuable accidental death coverage.

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.

* National Safety Council Injury Facts, 2005-2006

** For the latest rating, access www.ambest.com

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

Auto Safety and Travel Accident Coverage Make Fidelity Life's Accidental Death Benefit Coverage Even More Valuable

✦ 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% in case of a fatal accident in which you were a passenger in a public conveyance being operated by a common carrier to transport passengers for hire.

Additional Riders Extend Accidental Death Coverage to Families

Fidelity Life Accidental Death Benefit coverage can be extended to cover your spouse and dependent children as well.

✦ Spouse and Dependent Children Benefit

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

✦ 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.

Inflation Rider Keeps Coverage Current

Fidelity Life makes sure your Accidental Death Benefit coverage keeps pace with the times. As a result, if you chose the Inflation Rider the initial face amount increases 5% each year between years 2 to year 6 and remains level at the new face amount in year 6 and after.

Convenient Payment Plans

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

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



Established 1896

Innovation Is Our PolicySM

Fidelity Life Association,
A Legal Reserve Life Insurance Company

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