

Accidental Death Benefit At-a-Glance

Product Features

- Fidelity Life's Accidental Death Benefit policy is available from ages 20 through 65.
- 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.
- 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.

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 unisex annual rates per \$1,000 of base benefit (for ID & NJ rates see ADB Producer Brochure or www.fidelitylife.com)

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)

Return of Premium Rider

Issue Age	Rider Premium Factor*	Rider Expiry Year
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.

Return of Premium Rider (optional)

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	56–65
Rider Premium Factor	55.0%	60.0%	85.0%	125.0%
Rider Expiry Year	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%			