

# Accidental Death Benefit Return of Premium Rider

## Now pays you MORE!!!

### Great feature to enhance ADB sales

Based on issue age, the insured can receive up to 100% of all premiums paid at the end of the ROP benefit period.\*

### Added value for customers

Not just protection for loved ones—money back.

### More commissions for agents

For new compensation agreements, please contact your upline or Fidelity Life.

### State Approvals for ROP

AL, AK, AZ, AR, CT, DE, DC, HI, ID, IN, IA, KS, KY, ME, MI, MS, MT, NE, NV, NM, NC, ND, OH, OK, OR, RI, SC, SD, TX, WV and WI

**For more information, contact Fidelity Life's Sales Support  
866-710-1013**

Marketing materials, quoting and state approval updates are available at [www.FidelityLife.com](http://www.FidelityLife.com)

\* ROP percentages available in each policy year vary by the age of the insured at issue and are available in the ADB product guide M3700.

For Producer Use Only, Not for Distribution to the General Public.

