

Does your client qualify for Fidelity's Accidental Death Benefit?

If your client can answer "YES" to this simple question...

You are a US citizen or have permanent resident status (green card)?

And follow these basic product guidelines...

Rates per 1,000 of Benefit

Benefit Amount	Rates
\$50,000–\$100,000	\$1.04 (plus \$50 policy fee)
\$100,000–\$300,000	\$0.99 (plus \$55 policy fee)
Riders	
Family Accidental Death Benefit (ADB) Rider	\$0.45
Inflation Benefit Rider	\$0.22 (w/ Family ADB Rider) \$0.17 (w/o Family ADB Rider)

Issue Limits

Ages	Minimum	Maximum
20-65	\$50,000	\$300,000
Full benefits paid to age 70*, expires at age 80		
*Benefit decreases 1x to 50% after age 70		

Outline of coverage for Accidental Death Insurance Policy from Fidelity Life Association...

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.