

## Notice to our Life Insurance customers on COVID-19-Related Hardships

If you are experiencing financial hardship as a result of the COVID-19 pandemic, Fidelity Investments Life Insurance Company (Empire Fidelity Investments Life Insurance Company in New York) would like to help. The time period between when a premium is due and when the policy will lapse if payment is not received (the “Grace Period”) may be extended at your request.

- We can extend this Grace Period to provide more time for you to make a premium payment. During this period, your insurance policy will not be cancelled due to nonpayment of premium.
- We may waive any late payment fees that would otherwise be due, including any interest.
- We will not report any late payments to credit rating agencies.
- Premiums will not be waived. Ultimately, all payments due will need to be paid after the conclusion of this extended period. Payment options may vary by state to comply with individual state laws.

These changes are currently in effect but are only temporary; you must contact us with your hardship request before your policy lapses.

While we understand many customers may be facing financial hardships, if you can still make payments to keep your policy current without jeopardizing your or your family’s well-being, we encourage you to do so. If you cannot make a payment at this time, it is important that you call our service center number listed below.

For life insurance call 888-343-8376, option 3.

Thank you for choosing Fidelity as your insurance provider.