

Term Life Insurance from Fidelity

SIMPLE, FLEXIBLE, AND AFFORDABLE



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Let Fidelity help protect what's most important to you.

Having some type of life insurance is an important part of any long-term financial plan. With adequate coverage in place, you will ensure your family has the financial resources they need to maintain their standard of living and to meet planned expenses on the horizon in the event of your premature death. Term life insurance can help replace lost income, pay off debts—such as a mortgage—pay for college, and even complete your retirement savings.

For more than 60 years, people have trusted Fidelity¹ with their financial goals. You can trust we'll be there for your insurance needs—whatever the future holds.

Term insurance. The simple, economical choice.

Term life insurance is one of the most affordable types of life insurance, because you select the amount of time you need coverage for—rather than having to pay throughout your entire lifetime for protection.



Consider term life insurance if you want:

- To make sure your family will have the financial resources they need to maintain their lifestyle
- Your family to be able to settle large debts, pay off a mortgage, or pay for college
- To ensure completion of a retirement savings plan for a spouse
- A family business to continue to operate

Understanding the advantages of term insurance.

Term life insurance is designed to provide immediate financial resources for your family in the event of your premature death. You choose the amount of coverage you need and the length of time (the term) you need it for. Here are some of the benefits of term life insurance:

Flexible term coverage

You simply choose the term that fits your needs (typically 10 to 20 years). For example, young parents in their prime earning years might choose a 20-year term—so they can protect their family until their children are through college.

Protection that's affordable

Term life insurance provides financial protection over a specific time period. Since the coverage is for the specific time period you select and not your entire lifetime, it is the most affordable type of protection available.

Predictable costs

With Fidelity term insurance, there are no rising costs—you lock in a fixed premium for the period you select. If you buy a 20-year policy, your premium will be the same for 20 years.

Simple policy renewal

Should you decide you want to continue your insurance beyond the term period you've selected, you can continue to pay for the coverage without any additional medical exams. After the original term period is over, however, your premiums will be subject to annual adjustments.

Avoids legal delays and expenses²

Term insurance proceeds are paid directly to your heirs and have no fees associated with the payment.

Federal tax free income

Term insurance proceeds are paid in a lump sum and are considered federal tax free income, which means your heirs will have more money when they need it most.

Term insurance from Fidelity: affordable protection

Although your age and your overall health are factors, you may be surprised at how little term insurance can cost. For example, a 45-year-old, nonsmoking male in very good health generally could protect his family with a million-dollar term life insurance policy for 15 years for about \$3 a day.³

²Proceeds from your term life insurance policy are generally not subject to income tax; the full face amount of your policy is paid directly to your beneficiaries. Consult a financial or tax advisor for your specific financial situation.

³This is an estimate only, and does not constitute an offer of insurance. Your final quote will be provided to you only after a thorough underwriting process in which your health, medical history, and risk lifestyle, among other factors, are evaluated.

Determining how much insurance you need.

Determining the amount of insurance you need is just as important as, if not more important than, selecting the length of your coverage. And while selecting the length of your coverage may seem straightforward, estimating the amount of coverage you need is not as easy. To determine how much you may need, start by asking yourself some simple questions:

How much do you earn now, before taxes?

As you're trying to decide how much term life insurance you may need, remember that it's generally your yearly income that enables your family to enjoy their standard of living. So it's important to make sure you have enough insurance to replace your income over the years. To find out how much money you may need in order to replace your income today, start by estimating your income from the job(s) you hold. Exclude income from other sources, like dividends, interest from CDs, bonds, rental income, or other assets.

How many years until you can afford to retire?

Next, determine the number of years it will take until you can save enough to afford to retire. For an estimate, use at least the number of years until you plan to retire.

How much life insurance do you have now?

It is also important to take into consideration the amount of life insurance you currently have, on your own or through work.

Remember, your goal is to be sure you are adequately insured.

Fidelity Term Needs Estimator

Now that you've given some consideration to the factors that will affect your coverage amount, let Fidelity do the calculation for you. Visit [Fidelity.com/TermEstimator](https://www.fidelity.com/termestimator) and answer a few simple questions to get an estimate of what your term life insurance needs are.

To determine the right coverage for you,
**call a Fidelity Insurance Specialist at 888.343.8376 or
visit [Fidelity.com/TermEstimator](https://www.fidelity.com/termestimator) for a free estimate.**

Taking the Next Step

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Start by understanding the steps and time frames.

Because it's your life that's being insured, there is a process to determine what the cost of your policy will be. Generally, the younger and healthier you are, the less you'll pay for coverage. This is why you'll be asked to provide some medical information and take a routine medical exam. The application process usually takes anywhere from four to six weeks and is completed in three simple steps:

Step 1—Prepare your medical information.

Once we receive your Request for Insurance form, a Fidelity Case Manager will contact you to request medical information. The call should last no more than 15 to 30 minutes. Gather the following information before you are contacted:

- Name, address, and phone number of your primary care physician or health care provider
- A list of any major illnesses or injuries you have experienced, including relevant dates, locations, treatments, and outcomes
- Names and dosages of any medications you are taking
- Names of any other companies from which you have life insurance (or through which you are applying for life insurance), along with the face amounts (and durations, if applicable) of the policies and when purchased

Step 2—Complete a brief medical exam.

After obtaining your medical information, your Fidelity Case Manager will schedule a routine health exam at a time and location convenient for you. There is no cost for the exam and no obligation to purchase a policy. A trained professional will conduct the exam, which will include:

- Recording your weight and height
- Taking your blood pressure
- Collecting blood and urine samples

Step 3—Complete the underwriting process.

The information collected is reviewed and, if necessary, your physician may be contacted for more information. Afterwards, your Fidelity Insurance Specialist will contact you to:

- Let you know if your application has been approved
- Give you a quote for the cost of your policy
- Discuss ways to make your premium payment
- Confirm when your policy will be effective



Your life changes—get a complimentary life insurance review every year.

Once you have your policy, you'll want to review it periodically to make sure you're adequately covered. You'll especially want to take a look at your policy after significant events like the ones below:

Life event	Action step
Home purchase or improvement	Buy insurance to cover mortgage.
Birth of child	Review income-replacement needs. Look at college-planning coverage.
New job	Increase coverage and fill gaps.
Marriage or divorce	Review income-replacement needs.
Starting a family business	Increase insurance to keep business operational.

For more than 60 years, people have trusted Fidelity to help them prepare for the future. With term life insurance, let Fidelity help protect what's most important to you today.

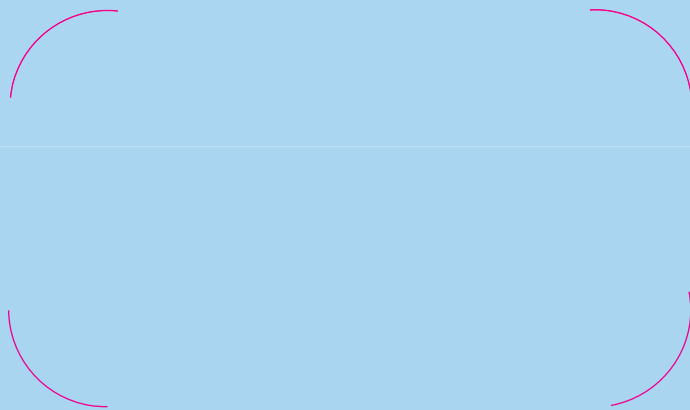
We can help you get started today.

Call a Fidelity Representative at 888.343.8376.

We are available Monday through Friday, from 8 a.m. to 5 p.m. Eastern time.

Take the next step today.

Contact a Fidelity Representative or
visit a Fidelity Investor Center.



Whatever your destination, Fidelity has the people, guidance and investments to help you find your way. For help with all your life insurance needs, contact us today.

- [Fidelity.com/insurance](https://www.fidelity.com/insurance)
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