



Term Life Insurance

Protect your family's financial plan.



Fidelity insurance products are issued by Fidelity Investments Life Insurance Company (FIL), 100 Salem Street, Smithfield, RI 02917, and, in New York, by Empire Fidelity Investments Life Insurance Company®, New York, N.Y. FIL is licensed in all states except New York. A contract's financial guarantees are subject to the claims paying ability of the issuing insurance company.

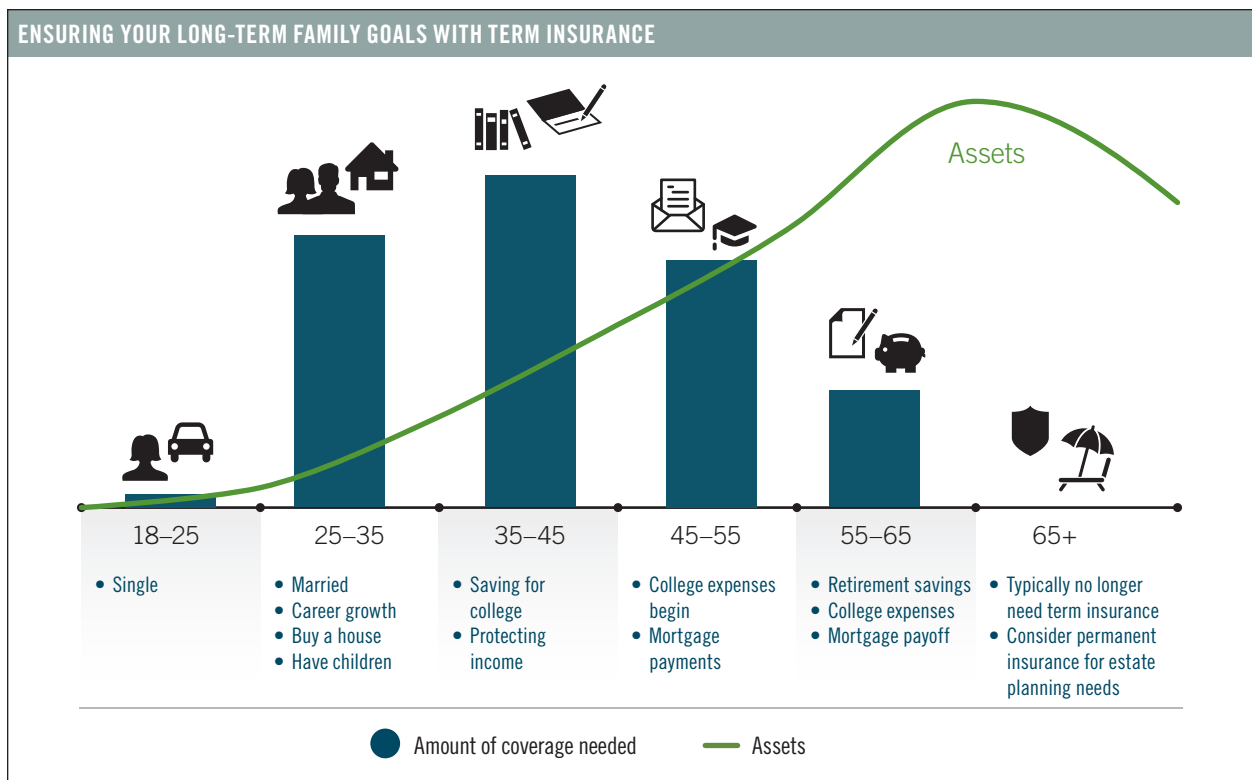
The Challenge:

How do you ensure your long-term family goals still become a reality in the event you die prematurely?

You work hard to make sure you can provide for your family's needs and goals. Preparing for their future, however, means more than saving and investing appropriately for your goals and time horizon. For many people, it also involves purchasing the right amount of life insurance to help protect their family's lifestyle.

We believe that term life insurance is the most appropriate way to help replace lost income during your working years in the event of your premature death.

Life can be uncertain, and term life insurance can help provide financial security to you and your loved ones. It helps protect all the reasons you save — like your income, your home, your children's education, and your business.



These are hypothetical examples of events one may experience during his or her lifetime and are for illustrative purposes only.



• What have you done to protect your future plans?

One Solution:

Term Life Insurance from Fidelity

With adequate coverage in place, you will help ensure that your family has the financial resources to maintain their standard of living should the unexpected happen to you. It helps provide peace of mind to you during your lifetime — and to your family during what could be an emotional and difficult time.

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 a surviving spouse. Term life will help provide your family with protection that is:

Flexible

You simply choose the term that fits your needs (10, 15, or 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.

Affordable and predictable

Term life insurance is the most affordable type of protection available. And there are no rising costs during your selected coverage period — you lock in a fixed premium.

Free of legal delays and expenses¹

Fidelity pays your beneficiaries directly, so they receive the money without the delays and expenses associated with the probate process that governs assets passed down via wills.

Transferred with no tax implications

Term life insurance proceeds are generally considered federal income tax free,² which means your beneficiaries will have more money when they need it most.

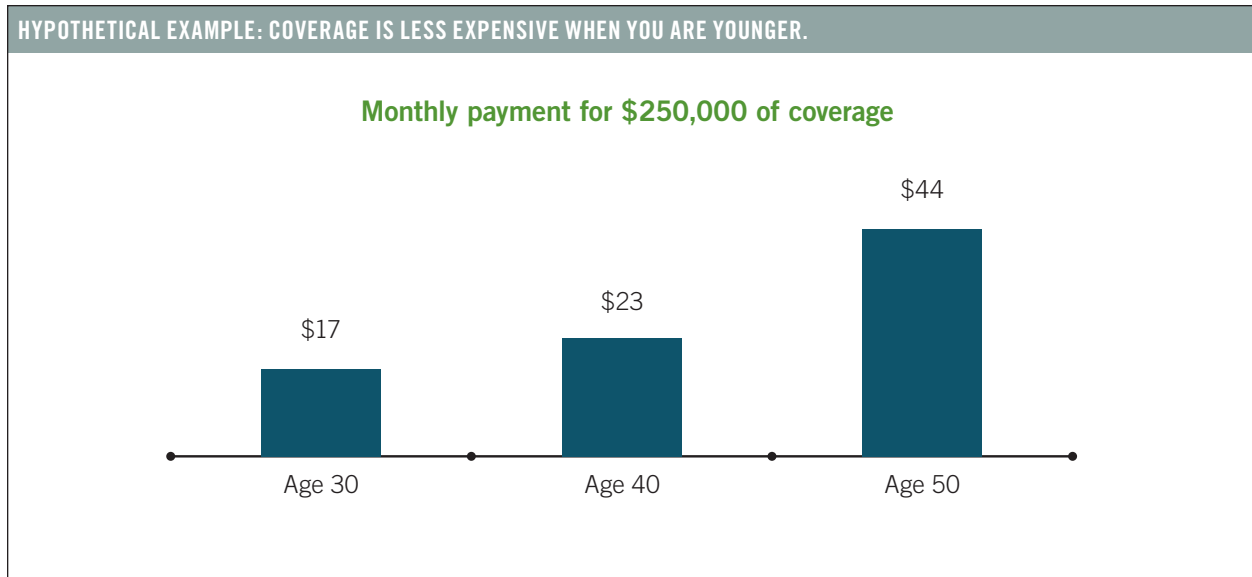
¹Proceeds from your term life insurance policy are generally not subject to income tax; the full face amount of your policy is paid directly to your beneficiaries. Consult a financial or tax advisor for your specific financial situation.

²Depending on the size of your estate, benefits from a life insurance policy may be subject to estate tax.

How It Works:

Protecting your future plans

With traditional term insurance, the premium payment amount stays the same during your selected coverage period. The younger and healthier you are when you purchase a policy, the less expensive the policy will be. And as the example below shows, the cost can rise dramatically if you purchase it at an older age. So to protect your future plans, it's important to consider term insurance when you are younger and in your prime earning years.



This is a hypothetical example for illustrative purposes only. It is not intended to predict or project premium payments. Your actual premium payments may be higher or lower than those shown here. The example is for a non-tobacco-smoking female, with a preferred rating, over a 20-year term period. Should you decide you want to continue your insurance beyond the term period you've selected, premiums will increase.

It's important to note that while term life can be used to replace lost potential income, life insurance benefits are paid at one time in one lump sum, not in regular payments like paychecks.

How It Works:

Determine how much insurance you need.

Take the first step to helping ensure that your long-term family goals will be protected. To make an informed decision on how much coverage you may need, start by answering some simple questions. Then work with us, in a way that is convenient for you, to get an estimate of how much term life insurance you should consider:

- 1 How much do you earn now (before taxes)?**
- 2 How many years do you expect to have to work to support your family's needs and goals?**
- 3 How much life insurance do you have now?**
- 4 Work with us to get an estimate.**
 - Try the Fidelity Term Life Insurance Needs Estimator tool: [Fidelity.com/TermEstimator](https://www.fidelity.com/termestimator).
 - Call a Fidelity Representative at 800.544.2442.

Quick Facts and Features

Terms available	10, 15, and 20 years
Available to	<ul style="list-style-type: none">• 10-year term: Ages 18–70• 15-year term: Ages 18–65• 20-year term: Ages 18–60 Residents of all 50 states and the District of Columbia Note: Maximum ages may vary in New York.
Minimum coverage	\$250,000
Payment options	<ul style="list-style-type: none">• Monthly, semiannually, annually• Convenient options: Check, credit card, and automatic deductions

Take the next step today.



Call a Fidelity Representative at 800.544.2442.

We're available Monday through Friday, from 8 a.m. to 8 p.m. Eastern time.



Visit [Fidelity.com/termlife](https://www.fidelity.com/termlife) at any time for more information.

Application Process: What happens next?

Because it's your life that's being insured, there is a process to determine what the cost of your policy will be. The entire process usually takes four to six weeks and is completed in three steps:

Step
1

Fill out a lifestyle and medical questionnaire.

Your Fidelity Insurance Specialist will work with you to complete the form to initiate an application. Once Fidelity receives the signed form, your Case Manager will contact you to request medical information. The call should last 10 to 15 minutes.

Step
2

Complete a convenient medical exam.

Your Case Manager will schedule a routine medical exam with a trained professional at a time and location convenient for you. There is no cost for the exam, and no obligation to purchase a policy.

Step
3

Get your final policy decision.

The information collected is reviewed and, if necessary, your physician may be contacted for more information. Afterward, your Case Manager will contact you to let you know if your application has been approved and what premium you have qualified for.

Go to [Fidelity.com/termmlife](https://www.fidelity.com/termmlife) to:

- Estimate your needs
- Get a quote
- Learn more about term life insurance



900 SALEM STREET

SMITHFIELD, RHODE ISLAND 02917

Fidelity Insurance Specialists are licensed insurance agents.

Fidelity does not provide legal or tax advice. The information herein is general and educational in nature and should not be considered legal or tax advice. Tax laws and regulations are complex and subject to change, which can materially impact investment results.

Fidelity cannot guarantee that the information herein is accurate, complete, or timely. Fidelity makes no warranties with regard to such information or results obtained by its use, and disclaims any liability arising out of your use of, or any tax position taken in reliance on, such information. Consult an attorney or tax professional regarding your specific situation.

Fidelity Investments Term Life Insurance (Policy Form Nos. FTL-96200 et al. and FTL-99200 et al.) is issued by Fidelity Investments Life Insurance Company and, for New York residents, Empire Fidelity Investments Term Life Insurance (Policy Form No. EFTL-99200 et al.) is issued by Empire Fidelity Investments Life Insurance Company®, New York, N.Y. Fidelity Insurance Agency, Inc., is the distributor.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917

© 2017 FMR LLC. All rights reserved.

485166.12.0 1.859988.109 TERM-BRO-0317