

Term life insurance



Protect

<https://fidelity.com/life-insurance/term-life-insurance/overview>

Life insurance and protecting those who matter most – your families and loved ones – is a critical component of a complete financial plan.



44%
of Americans would face financial hardship within six months if an income earner passed¹

¹ LIMRA 2022 Insurance Barometer

See back side for additional information.



Why Individual Term Life Insurance

If you were to pass away unexpectedly, would your loved ones still be able to live the life you wanted for them? Term life insurance is a simple, flexible, and affordable way to ensure they could.

Your loved ones will receive all of the proceeds, income-tax free², quickly and efficiently. And of course, we'll be here to give your family the support they need during a very stressful time.

If a person relies on you for financial security, and you want to obtain insurance at a low cost, consider term life insurance.



Benefit to Employees

You already trust Fidelity with your retirement and financial planning needs.

Policy options that range from \$250,000 - \$10 million – and coverage periods that last 10, 15, or 20 years.

Beneficiaries receive 100% of the policy value.

Consider both employer-sponsored group insurance, when available, and additional term life insurance purchased on your own. This will allow continuous protection, if your employment was terminated unexpectedly or you became uninsurable due to illness.



Benefit to Employers

At no cost to the employer, individual term life insurance can contribute to financial security.

If employees have overlapping coverage sources (worksite and individual) they are even more likely to feel financially secure.³

Employees can learn, estimate coverage, and apply online at no cost.

The online application can be securely and easily completed in minutes.

Employees can view and maintain their policy within the Fidelity.com experience.

³ LIMRA 2022 Insurance Barometer

² Proceeds from an insurance policy may be subject to estate tax

FIDELITY POINT SOLUTIONS

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