

Critical Period Mortgage Life

<p>Coverage Description</p>	<p>Provides benefits during the “critical period” following a mortgage holder’s death, giving surviving family members time to defer important financial decisions until they are better prepared emotionally.</p> <p>Individual and Joint First-to-Die plans are offered. These plans provide monthly benefits, with a choice of benefit periods, for death resulting from natural causes and a lump sum benefit for death resulting from accident.</p>
<p>Plan Benefits</p>	<p>Ages 18 to 65</p> <ul style="list-style-type: none"> • Up to \$2,000 per month for 12 or 24 months resulting from natural causes. • Up to \$100,000 or death resulting from accident. <p>Ages 65 to 70:</p> <ul style="list-style-type: none"> • Up to \$2,000 per month for six months for death resulting from natural causes. • Up to \$50,000 for death resulting from accident. <p>Joint Coverage:</p> <ul style="list-style-type: none"> • Benefits are paid to the first to die. • If both die from a common accident, the benefit is split. <p>Coverage terminates at age 70.</p>
<p>Eligibility</p>	<ul style="list-style-type: none"> • Persons between ages 18 and 69. • Indebted to a participating lender for a mortgage loan on a dwelling with a first mortgage. • Loan must be repayable within 40 years.
<p>Underwriting</p>	<ul style="list-style-type: none"> • Simplified issue (accept/reject) with three health questions.
<p>Premium</p>	<ul style="list-style-type: none"> • Based on a percentage of the monthly mortgage payment; • Calculated by the participating lender; and • Collected with the insured’s mortgage payment.

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FIDELITY SECURITY LIFE INSURANCE COMPANY

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