

COMPANY PROFILE



Fidelity Investments Life Insurance Company



In the 1980s, as customers began saving more in tax-advantaged retirement savings accounts, such as 401(k)s and IRAs, Fidelity Investments established Fidelity Investments Life Insurance Company (FIL).¹

FIL is a wholly owned subsidiary of FMR LLC, the parent company of the Fidelity Investments companies. Empire Fidelity Investments Life Insurance Company® (EFIL), in New York, is a wholly owned subsidiary of Fidelity Investments Life Insurance Company.



Highlights

- FIL, through its affiliate, Fidelity Insurance Agency, Inc., has helped clients be better prepared for retirement by protecting assets and providing growth potential with best-in-class insurance and annuity solutions for over 35 years.
- FIL has approximately \$46 billion in assets under management and 162,000 contracts* in force.



Financial Service Products

Insurance:

- Fidelity Term Life Insurance

Deferred Variable Annuity:

- Fidelity Personal Retirement Annuity

Deferred Fixed Annuity:

- Fidelity Fixed Deferred Retirement Annuity



FIL Financial Strength Ratings² and Comdex Ranking³

A company's claims-paying ability is based on its financial strength, so when it's time to choose a company, financial strength ratings are an important aspect to consider.

A+	A+	91
AM Best	Standard & Poor's	Comdex
Superior	Strong	Out of 100



Fidelity Investments

- Established in 1946, Fidelity Investments is one of the largest asset managers in the world, with approximately \$4.9 trillion in discretionary assets as of December 2023.⁴
- Fidelity Investments was voted the most trusted wealth management company for 2023, earning top rankings for "financial soundness, quality of products and services, protecting privacy and security, and sensitivity to customer needs."⁵
- Fidelity was named a LinkedIn Top Company for 2024.⁶
- StockBrokers.com rated Fidelity No. 1 Overall Broker in 2022, 2023, and 2024.⁷
- In 2023, both *Barron's*⁸ and *Kiplinger's*⁹ awarded Fidelity Best Online Broker.
- Investopedia also rated Fidelity Best Online Broker as well as Best Broker for Low Costs in 2023.¹⁰

*As of March 2024.

Before investing, consider the investment objectives, risks, charges, and expenses of the annuity and its investment options. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.

¹For NY residents, Empire Fidelity Investments Life Insurance Company (EFILI). EFILI was established in 1992.

²Financial strength ratings are as of April 15, 2024, and are subject to change.

³Fidelity Investments Life Insurance Company has a Comdex ranking of 91 out of 100, which is a composite score of all the current financial strength ratings received from A.M. Best and Standard & Poor's. The Comdex ranking is not a rating itself. The ranking is as of April 15, 2024, and subject to change.

⁴Includes all Fidelity investment products, such as mutual funds and managed accounts.

⁵*Investor's Business Daily*, September 2023.

⁶LinkedIn Top Companies 2024: The 50 best large workplaces to grow your career in the U.S., April 2024: Fidelity was ranked No. 19 out of 50 companies. The list was compiled based on eight pillars that have been shown to lead to career progression: ability to advance; skills growth; company stability; external opportunity; company affinity; gender diversity; educational background and employee presence in the country.

⁷StockBrokers.com 2023 Online Broker Review, January 2023: Fidelity was ranked No. 1 overall out of 17 online brokers evaluated in the StockBrokers.com 2023 Online Broker Review.

⁸Barron's, June 9, 2023, Online Broker Survey. Fidelity was ranked against nine other competitors in five major categories and 80 subcategories. Fidelity tied Interactive Brokers for No. 1 overall.

⁹*Kiplinger's* magazine, August 2023 Online Broker Survey. Fidelity was ranked No. 1 overall out of ten online brokers. Results based on ratings in the following categories: Commissions and fees, Investment choices, Smartphone app, Tools, Research, Advisory services, and User experience and fees. Also named Best for Mobile app, Advisory services, and Fees in the 2023 survey. From Kiplinger Personal Finance. © 2023 The Kiplinger Washington Editors. All rights reserved. Used under license.

¹⁰Investopedia, February 2023: Fidelity was named Best Overall online broker, Best Broker for ETFs, and Best Broker for Low Costs, among 25 companies.

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Fidelity Term Life (Policy Form Nos. ICC23 FTL POLICY and FTL-99200, et al.)

Fidelity Personal Retirement Annuity (Policy Form No. DVA-2005, et al.) and, for New York residents, Personal Retirement Annuity (Policy Form No. EDVA-2005, et al.)

Fidelity Fixed Deferred Retirement Annuity (Policy Form No. ICC23 FDRA CONTRACT and Policy Form No. FDRA et al.)

Products may not be available in all states.

Life insurance and annuity products are not bank products, are not deposits, are not insured by the FDIC or any other federal entity, have no bank guarantee, and may lose value.