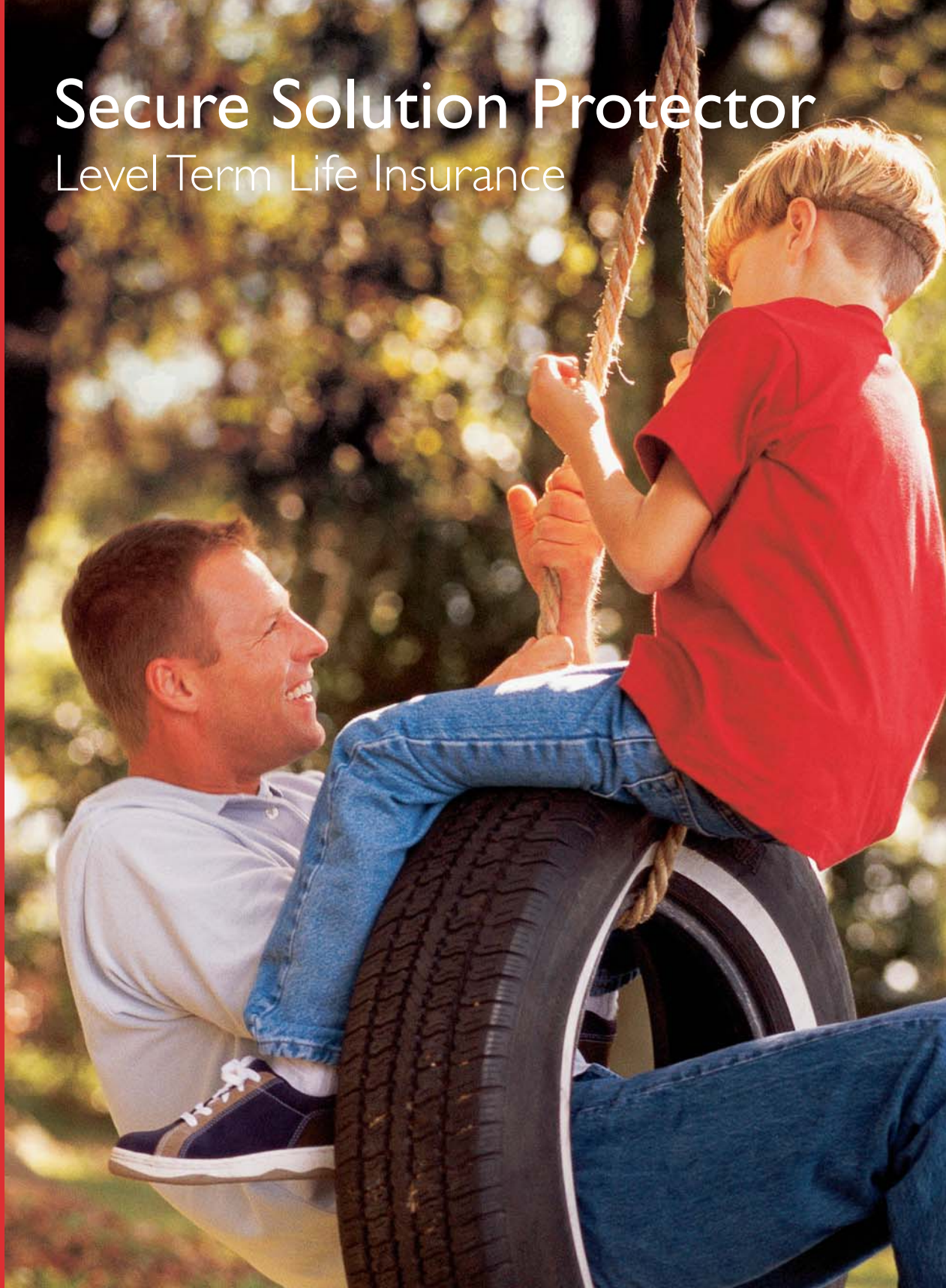


Secure Solution Protector

Level Term Life Insurance



Safeguard Your Family



Protect the income your family will lose if they suddenly lose you

- Do you have a plan to replace lost income due to the death of a breadwinner?
- Do you have an emergency fund large enough to support your family for a long period of time?
- Can your savings cover the cost of child care?

Give your family the gift of financial protection

- The projected, estimated annual cost of raising one child from birth to age 17 is \$242,070 for middle-income families.¹
- On average, the cost of out-of-home child care for one child ranges from \$4,000 to \$6,000 per year.² You or your spouse could face these costs alone.
- Monthly obligations, such as mortgage, groceries, and utilities, will continue after the loss of a spouse. In most cases, inflation adds to the financial burden.

Ensure your family's financial future
with *Secure Solution Protector*,
a level term life insurance product

Secure Solution Protector

This level term life insurance product offers:

- Initial periods of 10, 15, 20, or 30 years; after the initial period, the policy can be renewed annually
- Guaranteed, level death benefit to attained age 100
- Guaranteed level premiums during initial period
- Premium payment modes of annual, semi-annual, quarterly, monthly electronic funds transfer (EFT)
- Face amounts starting at \$50,000
- Tobacco and non-tobacco rates
- Optional riders
- Preferred rates

Choose your *Secure Solution Protector* Benefits

With several optional benefit riders, you can choose the riders that best suit your needs.



¹ Expenditures on Children by Families, 2004. U.S. Department of Agriculture, Center for Nutrition and Promotion. Miscellaneous Publication No. 1528-2004. <http://www.cnpp.usda.gov/Crc/crc2004.pdf> Retrieved 12/12/2005.

² Who's Minding the Kids? Child Care Arrangements: Winter 2002. U.S. Census Bureau. Issued October 2005. <http://www.census.gov/prod/2005pubs/p70-101.pdf> Retrieved 01/06/2006.

Disability Income Rider

Baltimore Life's *Disability Income Rider* covers non-occupational sicknesses and accidents. The rider will pay a monthly benefit for up to two (2) years during your "total disability" (as defined in the rider). And, if after returning to gainful, full-time employment for at least six months you become disabled again for the same or related cause, you will receive benefits for another two years of coverage.³

- *Guaranteed renewable rider*
- *Rates do not vary based on tobacco usage*
- *Available for issue ages 18-55*
- *Easy to qualify*

Please refer to rider Form 8196 or policy illustration for details.

Disability Waiver of Premium

With the Disability Waiver of Premium, the company will make continuing payments to the policy if you become "totally disabled" (as defined in your policy) before age 60. The company will continue to make payments to your policy until recovery or the policy ends. This rider is available for issue ages 19-55. Please refer to rider Form 7924 or policy illustration for details.

Accidental Death Benefit

For an additional premium, the Accidental Death Benefit rider is available for issue ages 19-65. This rider pays an additional death benefit upon accidental death of the insured before age 70. Please refer to rider Form 7922 or policy illustration for details.

³ An initial 90-day waiting period (elimination period) applies. Exclusions and limitations as well as state exceptions apply.



Children's Insurance Benefit

This rider allows you to add term insurance on the lives of all present and future children of the insured between 7 days and 21 years who are accepted for coverage. This insurance continues to the child's age 25 or the insured's age 70, whichever occurs first. If the base insured should die before the end of the rider term, this insurance will become fully paid up until the end of the specified term. Please refer to rider Form 7923 or policy illustration for details.

Conversion Options

The Secure Solution Protector Level Term policy can be converted to permanent life insurance plans that are available at the time of conversion.



The Baltimore Life Insurance Company

Established in 1882, The Baltimore Life Insurance Company has served seven generations of policyholders. Emphasizing building and preserving high quality assets has enabled Baltimore Life to uphold its commitments through the years.

Baltimore Life is a member of the Insurance Marketplace Standards Association. IMSA membership promotes ethical market conduct for individual life insurance, annuities, and long-term care insurance.



Our mission includes a commitment to manage our business on a sound financial basis. Current Baltimore Life rating information is available on our web site at www.baltlife.com.



The Baltimore Life[®]
COMPANIES

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This booklet is not a contract and descriptions of policy provisions are only partial. Refer to the policy for complete terms and conditions. Optional rider coverage requires the payment of additional premium unless otherwise noted. Use with Baltimore Life policy form 7916, and state specific variations, where applicable. Product and/or riders not available in all states.

Form 7957-0710