

Choice SPDA[®]

a n n u i t y

*Choice of a guaranteed interest rate period
for saving toward retirement.*

- Earn tax-deferred cash growth from interest accumulations
- Increase your purchasing power
- Guaranteed income that you cannot outlive

Please see the reverse side of this insert for specific features of our
Choice Single Premium Deferred Annuity



The Baltimore Life[®]
C O M P A N I E S

The Baltimore Life Insurance Company
10075 Red Run Boulevard • Owings Mills, Maryland 21117-4871
800-628-5433 • www.baltlife.com

Choice[®] SPDA

- Initial guaranteed interest rate period you choose: 5 years (5-Year Choice SPDA[®]) or 7 years (7-Year Choice SPDA[®]) at the current interest rate declared at time of issue.
- An *additional* 1% interest is added to the guaranteed interest rate in the first year only¹
- Your choice of payout:
 - Income for Life
 - Income for Life with a 10- or 20-Year Certain Period
 - Income for Life with a Cash Refund
 - Joint Life and Survivor Income
 - Lump Sum²
 - Payments for a Definite Amount^{2,3}
 - Payments for a Definite Period^{2,3}
- Terminal Illness Rider at no extra cost
- Nursing Home Confinement Rider available
- Surrender-charge free partial withdrawals are available²
- Total withdrawal or surrender of policy for its cash value at any time (surrender charges may apply)²
- Benefit paid directly to the beneficiary at the death of the owner

1 After the guaranteed interest rate period ends, your annuity will earn a new interest rate as may be declared from time to time. The new interest rate will never be less than the minimum guaranteed interest rate, which is between 1% and 3% as shown in the policy.

2 Under current federal income tax laws, the IRS may impose a penalty tax on any withdrawal prior to age 59 1/2. Surrenders or withdrawals will be considered a distribution and may be treated as taxable income. Withdrawal payments may be delayed up to six (6) months after a request is received. Other limitations and provisions may apply on withdrawals from your policy.

3 If you choose this option, interest will be withdrawn first, unless you take substantially equal payments over a 5-year period. Complying with IRS guidelines, the interest you receive will be taxable income.

Comments contained in this insert reflect our understanding of the current tax law treatment of life insurance products. However, the laws are subject to different interpretations and periodic changes. Our agents do not provide tax advice. You cannot use this information for penalty protection. Please consult with your tax advisor about the product and your personal situation.

Premium tax requirements: Some states require that a premium tax be paid when an annuity is purchased. These taxes vary by state and will be shown on the sales illustration. Please ask your agent about premium taxes in your state.

This advertisement is not a contract and descriptions of policy provisions are only partial. Refer to the policy for complete terms and conditions unless otherwise noted. **Use with Policy Forms: 7863 (5-Year Choice) or 7864 (7-Year Choice), and Rider Forms: 4247S and 4248S; and state specific variations where applicable.** Product not available in all states.