

Single Premium Immediate annuity

Maintain your standard of living in retirement without subjecting your money to the unpredictable changes of the financial markets.

- Pay a single premium and start receiving guaranteed income payments immediately
- Cover housing and health care expenses, or other obligations
- Supplement your pension income
- Create a more secure retirement

Please see the reverse side of this insert for specific features of our
Single Premium Immediate 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

SPIA

- Payments begin in the next modal period following the issue date of your immediate annuity
- Minimum single premium of \$5,000 required
- Income payments can be made directly to your savings or checking account
- Payments can be made to you annually, semiannually, quarterly, or monthly¹
- Your choice of payout²:
 - Income for Life
 - Income for Life with a Cash Refund
 - Income for Life with a 10- or 20-Year Certain Period
 - Joint Life and Survivor Income
- Benefit paid directly to the beneficiary at the death of the owner

1 Minimum payout of \$50 required.

2 Other payment options may be available.

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 Form 5578 and state specific variations, where applicable.** Product not available in all states.