

Flexible Premium annuity

Safe, tax-deferred saving in a disciplined manner.

- Flexible premium payments to suit your needs
- Use as depository fund for maturing CDs or existing pension funds
- Become more financially flexible
- Guaranteed income options are available

Please see the reverse side of this insert for specific features of our
Flexible Premium Retirement 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

FPRA

- You may change the frequency and increase or decrease the amount of the planned periodic premium at any time
- You may make additional premium payments anytime to your annuity¹
- Low initial premium payment
- Premium payment modes of annually, semiannually, quarterly, monthly bank draft, salary savings, or government employee payroll deduction
- 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}
- Partial withdrawals up to 90% of your annuity fund are available²
- Surrender of policy for its cash value at any time²
- Benefit paid directly to the beneficiary at the death of the owner

1 Unscheduled premium payments may be made as long as the total amount of premiums in any given year does not exceed 10 times the planned periodic premium for that year.

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3 If you choose this option, interest will be withdrawn first, unless you take substantially equal payments over a 5-year period.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.

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.

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 7861 and state specific variations, where applicable.** Product not available in all states.