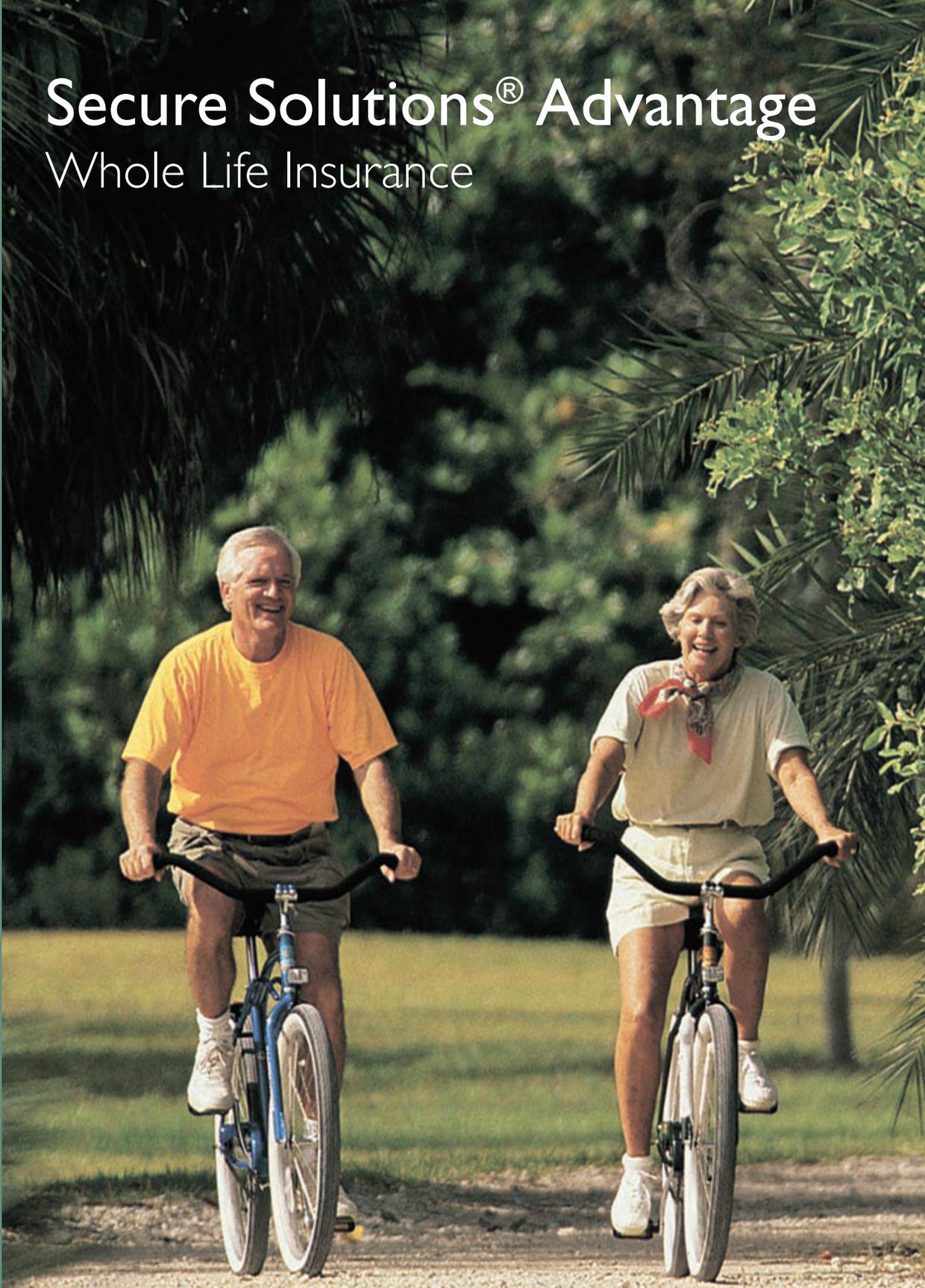


# Secure Solutions<sup>®</sup> Advantage

## Whole Life Insurance



*Financial protection to last your whole life*



You make choices everyday that affect your life. Choose Baltimore Life's **Secure Solutions<sup>®</sup> Advantage** whole life insurance policy today and affect the life of a loved one.

### Check your plan

- *Do you have a plan to pay for education or emergency expenses if you or your spouse dies prematurely?*
- *Do you have an emergency fund large enough to support your family for as long as necessary?*
- *Can your savings cover the cost of childcare?*

For a middle-income family, the cost of raising a child from birth to age 18 is projected to be \$245,340, and that does not include higher education costs.<sup>1</sup> These costs will continue even if you or your spouse dies prematurely.

*A death benefit from a whole life insurance policy can help maintain the lifestyle of your loved ones.*

### Plan Ahead with Cash Value Life Insurance

***If your family's income is cut drastically, will your family be able to keep their home?*** With any such event, your family will have enough of an adjustment without concerns about expenses. Access to the cash value<sup>2</sup> from your whole life insurance policy can help. A loan may be made on the available cash value from your policy and the money used for whatever purpose you choose. In addition, with the Automatic Premium Loan provision, the cash value from your policy may be used to cover your premium payments if you become unable to pay them.

### Lifetime Protection

- Guaranteed permanent coverage
- Guaranteed premiums
- Cash values that increase each year on a tax-deferred basis
- Loans available on cash value<sup>2</sup>
- Choices to receive dividends<sup>3</sup> - cash, reduce premiums, accumulate, or purchase paid-up additional insurance
- If elected, automatic premium loan provision can pay premiums automatically from the cash value fund once cash value accumulates

### Customize Your Policy

A variety of riders are available to customize your whole life insurance policy. While not every whole life policy offers the same riders, each policy provides you the opportunity to customize its benefits based on your and your family's needs.



<sup>1</sup> United States Department of Agriculture. Expenditures on Children by Families, 2013. Reports and Publications. Retrieved May 12, 2016 from [http://www.cnpp.usda.gov/sites/default/files/expenditures\\_on\\_children\\_by\\_families/crc2013.pdf](http://www.cnpp.usda.gov/sites/default/files/expenditures_on_children_by_families/crc2013.pdf).

<sup>2</sup> Under current law, you can provide access to cash or income through policy loans or partial withdrawals of dividends. Any outstanding loans will reduce the death benefit and may withdraw money from a policy that is needed to later keep that policy in force. Policy lapse or partial withdrawal of dividends may result in taxable income.

<sup>3</sup> Dividends are not guaranteed. If Baltimore Life declares payable to policy owners, annual dividends would be paid after the policy has been in force for four (4) years.

## Disability Income Rider<sup>4</sup>

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). If after returning to gainful, full-time employment for at least six months and you become disabled again for the same or related cause, you will receive benefits for another two years of coverage.

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

*Only available on the Life Pay product.*

## Guaranteed Insurability Option Rider<sup>5</sup>

With this rider, you are able to purchase additional insurance after your policy is already in force, *without evidence of insurability*. You can purchase more coverage up to the option amount of your rider on certain specified dates. The minimum amount of coverage is \$15,000; the maximum coverage amount is the lesser of \$50,000 or your base policy's face amount.

## Accidental Death Benefit Rider

This rider pays an additional death benefit upon accidental death of the insured before age 70. Choose any rider amount between the \$25,000 minimum and 150% of the Specified Amount of the base policy with an upper limit of \$300,000 of coverage.

## Single Premium Additional Insurance Rider

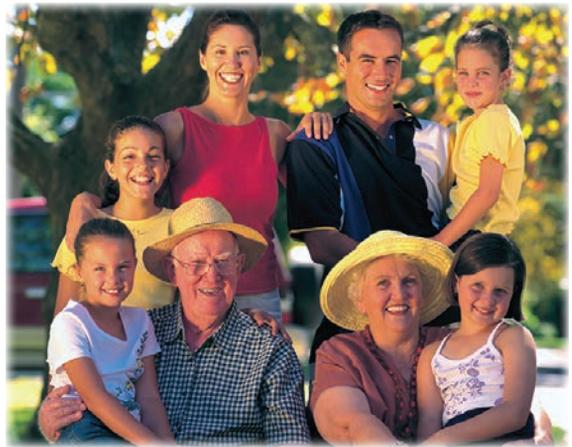
Your one-time premium payment for this rider allows you to purchase fully paid-up life insurance with a death benefit that does not change. There is no maximum amount.

## Waiver of Premium for Disability

Add this rider and the company will make continuing payments to the policy if the insured becomes "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.

## Children's Term Insurance Rider<sup>5</sup>

Purchase term insurance on the lives of all named standard risk present and future children of the



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## Assure your family is protected

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insured between 7 days and 21 years with this rider. This insurance continues to the child's age 25 or the insured's age 70, whichever occurs earlier. If the base insured dies before the end of the rider term, this insurance will become fully paid up until the end of the specified term.

*Only available on the Life Pay product.*

## 10 or 20-Year Level Term Rider

With this rider you can cover both short- and long-term needs with one convenient plan. The minimum amount of coverage is \$15,000; the maximum coverage amounts are \$49,999 for ages up to 54, and \$24,999 for ages 55 and over. This rider is available for the insured, spouse, or other individuals.

*Only available on the Life Pay product.*

## Accelerated Death Benefit Rider<sup>6</sup>

**This rider is available, where approved, at no cost to you!** Baltimore Life will pay, in advance, a portion of your policy's death benefit if you are diagnosed with a terminal illness or are permanently confined to a qualified nursing facility as defined in the rider provision. Only one benefit election is allowed under this rider. Available on issue ages 18-80.

<sup>4</sup> An initial 90-day waiting period (elimination period) applies. Exclusions and limitations as well as state exceptions apply.

<sup>5</sup> On any option date, the maximum face amount of insurance that can be purchased cannot exceed the result of \$200,000 minus the sum of the face amounts of insurance on all policies and riders in force with the Baltimore Life on the life of the insured. Please refer to the rider(s) and/or policy illustration(s) for complete details.

<sup>6</sup> Policy must be in force and all premiums paid. Any policy liens or debts will be deducted from amount to be paid. Policy lien interest rate will not exceed 8%. Any benefit received under this rider may be subject to taxes or may affect your eligibility for Medicaid or other benefits. Comments here reflect our understanding of the current tax law treatment of accelerated death benefits. However, the laws are subject to different interpretations and changes. Our agents do not provide tax advice. Please consult with your tax advisor about your personal situation if you are claiming a benefit under this rider.

# The Baltimore Life Insurance Company

Established in 1882, The Baltimore Life Insurance Company insures individuals, families and businesses, providing financial protection to middle income consumers in 49 states and the District of Columbia.

Baltimore Life conducts business with openness and integrity. We strive to make a positive difference in the lives of our policyholders, associates, and in the communities we serve. Above all, we are committed to a conservative, disciplined financial strategy, recognizing that “it’s the policyholders’ money.”

For more information, please visit [www.baltlife.com](http://www.baltlife.com) or call 1.800.628.5433.



The Baltimore Life<sup>®</sup>  
C O M P A N I E S

## **The Baltimore Life Insurance Company**

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Comments contained in this brochure reflect our understanding of the current tax law treatment of this type of product. However, the laws are subject to different interpretations and changes. Our agents do not provide tax advice. Please consult with your tax advisor about this product and your personal situation.

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