



aPriority™ Term Life

Priorities can change in an instant.

If an income provider is suddenly gone, your family's priorities immediately change.

Instead of saving for a vacation, you start to worry about paying the bills. Instead of going out for dinner, you'll worry about paying the rent or mortgage. And while you assumed college would always be part of your children's future, it will look more like an impossible dream.

While you might have some money tucked away for an emergency, is it enough to cover the cost of child care, pay off debts, and cover living expenses for an extended period?

Here are just a few challenges your family might face:

- The estimated cost of raising a child to age 17 is \$233, 610... without including inflation and higher education.¹
- Average child care costs are as much as \$9,000 per year for one child under 15.²
- Your mortgage, utilities and other living expenses will continue, and possibly increase.



The Baltimore Life Insurance Company
10075 Red Run Boulevard | Owings Mills, MD 21117
(800) 628-5433 | (410) 581-6600 | baltlife.com

aPriority™ Term Life Insurance can help give your family a solid financial foundation and peace of mind.

- Low, initial level premiums for 10, 15, 20, or 30 years, with premiums increasing thereafter
- Guaranteed insurance coverage until age 100
- The amount of premium you pay and the amount of insurance are fully guaranteed not to decrease
- Various premium payment options
- Insurance coverage starting as low as \$25,000 and non-tobacco rates for healthy lifestyles
- You can choose to add riders that offer additional value and benefits above your base policy
- The option to convert your term policy to a permanent policy that offers level premiums for life



Customize your policy to fit your personal situation. . .

- *Accidental Death Benefit Rider* – Available for ages 15-65, this rider pays an additional benefit upon the accidental death of the insured before age 70.
- *Waiver of Premium for Disability* – If you become totally disabled (*as defined in the rider*), Baltimore Life will continue to pay your premiums until you recover or the policy ends. Available for ages 16-55.
- *Children's Insurance Benefit Rider* – Protect all your current and future children with term insurance. The coverage continues to the child's age 25 or the insured's age 70, whichever comes first.
- *Non-Occupational Disability Income Rider* – Receive a monthly benefit for up to two years if you become totally disabled (*as defined in the rider*). Available for ages 18-55.
- *Accelerated Death Benefit Rider* – Receive a portion of your death benefit if you are diagnosed with a terminal illness or are confined to a qualified nursing facility. This rider is automatically included with your policy at no extra premium cost to you.

Riders are not available in all states. Refer to the policy and riders for definitions and exclusions. Optional rider coverage may require the payment of additional premium unless otherwise noted.

¹Lino, M., Kuczynski, K., Rodriguez, N., and Schap, T. (2017, March rev.). Expenditures on Children by Families, 2015. Miscellaneous Publication No. 1528-2015. U.S. Department of Agriculture, Center for Nutrition Policy and Promotion. Retrieved Sept. 9, 2017 from <https://www.cnpp.usda.gov/ExpendituresonChildrenbyFamilies>.

²Child Care Aware® of America. (2016). Parents and the High Cost of Child Care: Center-Based Care Costs for Two Children Compared with Other Major Household Expenses by Region (pp. 38). Retrieved Sept. 9, 2017 from <http://usa.childcareaware.org/advocacy-public-policy/resources/research/costofcare/>

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. This brochure is not a contract and descriptions of policy provisions are only partial. Use with Baltimore Life policy Form ICC17-8724 or state specific variation (Form 8724), where applicable. Product and/or riders not available in all states.

Our agents do not provide tax advice, please consult with your tax advisor about this product and your personal situation. aPriority™ Term Life is underwritten and issued by The Baltimore Life Insurance Company in Owings Mills, Maryland.