



## aPriority<sup>®</sup> Whole Life

### *How would a loss of income affect your family?*

- If an income provider dies, can your family replace the lost income?
- Does your family have enough savings to pay household bills for a long amount of time?
- Can family debt, education expenses, and child care expenses be covered on a single income?

*Living expenses such as utilities, mortgage, property taxes, and other ongoing costs will likely increase in the future.*

*In the United States, the average cost of day care for one toddler could run \$315 per week (\$343 for one infant) depending on the location.<sup>1</sup>*

***How will your family manage if you are no longer here?  
Act now to protect your family's financial future!***



The Baltimore Life Insurance Company  
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## Here's how aPriority® Whole Life can help you:

- Insurance coverage starting at \$15,000 with non-tobacco rates for healthy lifestyles.
- Guaranteed life insurance coverage until age 100 with an option for a paid-up policy in 20 years.
- Guaranteed premiums and a death benefit that *cannot* decrease.
- Cash value accumulation that grows tax-deferred.
- Dividends payable to the policyowner when declared by Baltimore Life (*Dividends are not guaranteed*)
- The option to pay premiums automatically from your cash value as a policy loan if you are temporarily unable to pay<sup>2</sup>



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## Add long-term value by customizing your policy for your needs!

- *Accidental Death Benefit Rider* – Receive an additional death benefit upon the accidental death of the insured before age 70.
- *Waiver of Premium Rider* – Baltimore Life will continue paying your premiums if the insured becomes totally disabled (as defined in the rider) before age 60 until recovery or the policy ends.
- *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 cost to you.
- *Single Premium Additional Insurance Rider* – Purchase additional, fully-paid insurance with a single premium.
- *Guaranteed Insurability Option* – This rider provides you with the option to purchase additional insurance at regular intervals to age 40 with no health exam or other evidence of insurability.



<sup>1</sup>Care.com. 2025 Cost of Care Report: The true financial and emotional toll on families. (2025, Jan.)

<sup>2</sup>If a premium remains unpaid at the end of a Grace Period, coverage will end as of the due date unless the Policy has a Net Cash Value. If so, and You have not requested a cash value benefit, coverage under this Policy may be continued under an automatic premium loan (APL).

This brochure is not a contract, and descriptions of policy provisions are only partial. Please see the policy and riders for details. Use with Baltimore Life policy form number ICC17-8723 or state variation. Product and/or riders are not available in all states. Our agents do not provide tax advice, please consult your tax advisor about this product and your personal situation. aPriority® Whole Life Insurance is underwritten and issued by the Baltimore Life Insurance Company in Owings Mills, Maryland.