



Lifetime Navigator[®] Universal Life

You work hard every day to provide for yourself and your family's well-being.

If you die prematurely, would your family have enough income each month to maintain their lifestyle?

Would money be available to pay off the mortgage and other debt that has accumulated?

You may dream of providing a college education for your children or grandchildren. Will enough money be available to make that dream a reality?

Baltimore Life's Lifetime Navigator[®] Universal Life Insurance policy can be a key asset in your insurance planning. It can offer you and your family financial peace of mind. This permanent life insurance policy offers lifetime guarantees and flexibility.

Shelter from the Storm

- A death benefit that is guaranteed for your lifetime with the Lifetime No-Lapse Guarantee Benefit.*
- You choose how long premiums are paid.
- Tax-deferred cash value accumulation.

A Policy that Offers Flexibility

- Choose your premium payment period.
- A "catch-up" privilege that allows you to catch up on a missed premium.
- Loans or withdrawals available on the policy's cash value.*
- Riders that offer additional policy benefits and coverage for children.



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

Lifetime Navigator is the policy for you if you want to:

- Maintain life insurance without worrying about interest rate fluctuations or insurance cost changes.
- Provide an income-tax free life insurance death benefit for your beneficiaries.
- Cover outstanding debt, such as a mortgage, college costs or loss of income, in case of a premature death.
- Convert a term life policy to a lower premium than other permanent life insurance policies.



Features

Lifetime No-Lapse Guarantee:* If you pay a specified premium for your insurance policy, Baltimore Life will guarantee a level, lifetime death benefit. You can also take advantage of a unique feature to customize your premium payment period to suit your needs.

Catch-Up Privilege: We understand that unexpected circumstances occasionally take us off course and cause cash flow issues. If you have difficulty making your planned premium payment, our catch-up privilege allows you a 61-day period to make up the specified premium amount without losing your valuable lifetime guaranteed death benefit feature.

** Any deviation in the premium amount, timing, or frequency of premium payments (including the initial premium and any 1035 Exchange amounts) and any changes to the policy, including but not limited to policy loans or partial withdrawals from your policy's cash value and changes in coverage, will have a direct impact on the policy's values and may void the lifetime insurance guarantee. You should discuss the effects of policy changes with your agent to ensure your lifetime insurance guarantee remains intact.*

*Navigate your course
with clear expectations and
lifetime peace of mind.*

Personalize your plan with Optional Benefits

Riders allow you to customize your universal life insurance policy based on your needs.

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 percent of the face amount of the base policy, with a maximum coverage limit of \$300,000.

Waiver of Premium Rider

The no-lapse guaranteed premium for the policy and any riders will be waived if the insured becomes totally disabled (as defined in your policy) before age 60.

Children's Insurance Benefit Rider

Purchase term insurance on the lives of all named children of the insured, age 7 days through 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 should die before the end of the rider term, this insurance will become fully paid up until the end of the specified term.



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.

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 8105, rider Forms 8106, 8107, 8108 (or state specific variation, 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.

Lifetime Navigator Universal Life is underwritten and issued by The Baltimore Life Insurance Company in Owings Mills, Maryland.