

Lifetime Navigator®

Universal Life Insurance

A key asset to your insurance planning, **Lifetime Navigator® Universal Life** gives your family financial peace of mind if you were no longer here.

- *Will enough money be available to make the dream of a college education for your children or grandchildren a reality?*
- *Would money be available to pay off the mortgage and other debt that has accumulated?*
- *If you die prematurely, would your family have enough income each month to maintain their lifestyle?*

Lifetime Navigator offers lifetime guarantees and flexibility.

- Maintain life insurance without worrying about interest rate fluctuations or insurance cost changes.
- A death benefit that is guaranteed for your lifetime with a Lifetime No-Lapse Guarantee Benefit.*
- Choose your premium payment period and how long premiums are paid.
- Catch up on a missed premium using the “catch-up”** privilege included in your policy.
- 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 your existing term life policy to a lower premium payment Lifetime Navigator policy.



You work every day to provide for your family's financial well-being. Lifetime Navigator can help protect it if a storm occurs.

Catch-Up Privilege: 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.

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.



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*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.



Customization

You choose your additional benefits through our optional riders based on your family's needs. See complete terms and details in the specific rider provisions.

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

Accelerated Death Benefit Rider

This rider is available, where approved, at no cost to you! We 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 as long as the policy is in force and all premiums are paid. Only one benefit election is allowed under this rider. Available on issue ages 18-80.

Waiver of Premium for Disability

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 14 years with this rider. This insurance continues until 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.



Comments here reflect our understanding of the current tax law treatment of this product. 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 before making decisions about this product.

This brochure is not a contract and descriptions of policy provisions are only partial. Refer to the policy and/or riders for complete terms and conditions. Lifetime Navigator Universal Life is underwritten and issued by The Baltimore Life Insurance Company, Owings Mills, Maryland. For use with Baltimore Life Policy Form ICC17-8725 or state-specific Form 8725, where applicable; and rider forms 8107, ICC17-8748 (or 8748 where applicable), 8108, 8216 (or 8245 where applicable). Optional rider coverage requires the payment of additional premium unless otherwise noted. Product and/or riders are not available in all states.

