

# Advantage

Continuous Premium Whole Life Insurance



Plan ahead with Baltimore Life's **Advantage Whole Life**. This policy can help assure your family is protected from financial ruin by a guaranteed death benefit.

- *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 17 is projected to be \$233,610<sup>1</sup>, and that does not include higher education costs. These costs will continue even if you or your spouse dies prematurely.

## Lifetime Insurance Protection

- Guaranteed permanent coverage
- Guaranteed premiums
- Cash values that increase each year on a tax-deferred basis
- Automatic Premium Loan provision, if elected: Allows you to cover your premium payments from accumulated cash value if you're unable to pay them
- Choices to receive dividends<sup>2</sup>: cash, reduce premiums, accumulate, or purchase paid-up additional insurance

## 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.

## Waiver of Premium for Disability

Add this rider and we 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.

## Accidental Death Benefit Rider

This rider pays an additional death benefit upon accidental death of the insured before age 70.



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<sup>1</sup> United States Department of Agriculture Food and Nutrition Service. Expenditures on Children by Families, 2015. Revised March, 2017. Retrieved September 10, 2019 from <https://www.fns.usda.gov/resource/expenditures-children-families-reports-all-years>

<sup>2</sup> Dividends are not guaranteed. If we pay dividends to policyholders, we will credit to the policy on each policy anniversary as long as any premiums due have been paid.



### **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.

### **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.

### **Children's Insurance Rider**

*(Available on Life Pay product)*

Purchase term insurance on the lives of all named standard risk present and future children of the insured between 7 days and 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 dies before the end of the rider term, this insurance will become fully paid up until the end of the specified term.

### **Guaranteed Insurability Option Rider**

With this rider, you are able to purchase additional insurance after your policy is already in force, without evidence of insurability.

- *Minimum as low as \$15,000 with a maximum coverage amount of the lesser of \$50,000 or your base policy's face amount.*

### **Disability Income Rider**

*(Available on Life Pay product)*

After an initial waiting period of 90 days, our disability income rider covers non-occupational sicknesses and accidents.

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



*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. *Advantage Continuous Premium Whole Life* is underwritten and issued by The Baltimore Life Insurance Company, Owings Mills, Maryland. For use with Baltimore Life Policy Form ICC17-8723 or state-specific Form 8723, where applicable; and rider forms 7922, 7924, 8071, 8079, 8196, 8216, 8245, ICC17-8747 (or state-specific version Form 8747, where applicable). Optional rider coverage requires the payment of additional premium unless otherwise noted. Product and/or riders are not available in all states.

