

IQumulate® SPDA Interest Rates



Interest Rates for new money effective May 4, 2026

5.35%

3-Year Guaranteed Period

5.80%

5-Year Guaranteed Period

5.80%

7-Year Guaranteed Period

Rider Options

Optional No-Cost Riders

These riders are at no cost to your clients!

- **Nursing Home Withdrawal Charges Waiver**
- **Terminal Illness Waiver**

Optional Riders Rate Reduction

- **Enhanced Death Benefit:** Election of this optional rider will reduce the interest rate by 0.15%
- **Partial Withdrawal Charge Waiver:** Election of this optional rider will reduce the interest rate by 0.20%

Minimum Renewal Interest Rate

2.45% is the minimum renewal interest rate for each renewal period, which is established when the contract is issued.



The Baltimore Life®
COMPANIES

For agent use only. Not for use in sales presentations.

The rate lock will apply for applications in good order. Quoted interest rates are subject to change without notice. Please contact our Annuity Services Support Center at (877) 533-2468 to confirm the current interest rate. Product and/or riders may not be available in all states. Please refer to the Single Premium Deferred Annuity contract form number ICC24-9107 and rider details (or state variation) for all terms and conditions. For information about rate lock guidelines, refer to the IQumulate® agent guide, Form 9133.

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Form 9136-0426