



IQumulate™ Interest Rates

Single Premium Deferred Annuity

Multi-Year Guaranteed Annuity

New money interest rates effective Monday, June 2, 2025:

Guarantee Period	Rate
3 Years	5.40%
5 Years	5.75%
7 Years	5.75%

Optional No-Cost Riders – <i>These riders are at no cost to your clients!</i>	
Nursing Home Withdrawal Charges Waiver Rider	
Terminal Illness Waiver Rider	

Optional Riders Rate Reduction	
Enhanced Death Benefit:	0.15% reduction
Partial Withdrawal Charge Waiver:	0.20% reduction

Minimum Renewal Interest Rate
3.00% is the minimum renewal interest rate for each renewal period, which is established when the contract is issued.

For Agent Use Only. Not for use in sales presentations.

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 or state variation for all terms and conditions.

The Baltimore Life Insurance Company
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Form 9136-0625