

Benefit Solutions™ Whole Life

Features

Benefit Solutions™ offers a whole life policy designed to give you an easy and affordable way to provide for you and your family's additional life insurance needs.

Benefit Solutions™ Whole Life Insurance Highlights

- **Voluntary.** It is your decision to take advantage of this coverage.
- **Competitive Premiums.** You choose the level of benefit. Our premium options begin at \$5.00 per week.
- **Convenience.** Premiums for the Benefit Solutions Whole Life policy are paid simply and easily through your employer's payroll system.
- **Eligibility.** Benefit Solutions is available so long as you are actively at work. Eligibility also extends to spouse, dependent children and grandchildren, although you may choose not to purchase coverage.
- **Portability.** If you leave your current employer, we simply bill you directly.
- **Easy to Apply.** One of our agents will help you complete a short application. Your acceptance is dependent on your answers to a few simple questions contained in the application.
- **Automatic Premium Loan.** If elected, the automatic premium loan provision can pay premiums automatically from your cash value fund once cash value accumulates and if you become unable to pay them.

Benefit Solutions™ Whole Life Insurance Options*

- **Accidental Death Benefit Rider.** An additional amount of death benefit if death occurs by accidental means. Coverage expires on the contract anniversary after the insured's 70th birthday.
- **Disability Income Rider.** A benefit that covers non-occupational sicknesses and accidents with a monthly benefit for up to two years during the insured's total disability as defined in the rider. Coverage expires at the insured's age 60.

Benefit Solutions™ Whole Life is issued and underwritten by The Baltimore Life Insurance Company. Refer to the policy for complete terms and conditions. Use with Baltimore Life policy form ICC108335 and rider forms 7922, 7926, 8071, 8196, and ICC108341, and state specific variations where applicable. Product not available in all states.

Plan for *life.*

Whole life
insurance
coverage from
Baltimore Life.



- **Disability Waiver of Premium Rider.** The policy and rider premiums can be waived, after a six month elimination period, if the insured becomes totally disabled as defined in the rider prior to age 60.
- **Level Term Rider.** Offers 20 year level term premiums for the initial period (10 year for ages above 60). Waiver of Premium rates apply to term rider when the base policy has Waiver of Premium. The policy may be converted for an amount up to the rider face at any time up to the end of the initial level term period or until attained age 70, whichever occurs first.
- **Guaranteed Insurability Option Rider.** Available on juvenile policies, this rider allows the insured to purchase additional life insurance at certain times. Under the terms of this rider, you can make these additional purchases without providing evidence of insurability.

Plan Ahead

Plan ahead to protect your family's financial future. Ask your agent for more details about Benefit Solutions™ life insurance coverage.

*Refer to policy for specific terms and conditions.



The Baltimore Life®
COMPANIES

www.baltlife.com

Issued by The Baltimore Life Insurance Company, Owings Mills, MD