

Secure Solutions®

Single Premium Whole Life

Agent Underwriting and Product Guide



The Baltimore Life®
COMPANIES

The Baltimore Life Insurance Company
10075 Red Run Boulevard
Owings Mills, MD 21117-4871
www.baltlife.com

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Secure Solutions® Single Premium Whole Life (SPWL) Form 7982

Secure Solutions® SPWL is a non-participating single premium whole life insurance product. It is designed especially for individuals who wish to:

- 1) reallocate a portion of their assets to increase their estate;
- 2) provide an inheritance to their beneficiaries that is income tax-free;
- 3) avoid the costs, delays, and publicity of probate;*
- 4) access the death benefit for qualified illnesses while living;
- 5) access the cash value during a time of financial emergency;
- 6) provide life insurance for their family/heirs without a recurring premium, and for typically a lower overall cost than a recurring premium.

Assets ideal for transfer using Secure Solutions® SPWL are funds individuals seek to pass onto their beneficiaries and are not earmarked for daily living expenses. The policy's death benefit and cash values are guaranteed for life. This policy offers two-tiered simplified underwriting for maximum eligibility. Secure Solutions® SPWL offers the policyowner liquidity features including a Living Benefits rider.

This information is intended solely to be a summary of the benefits and features of SPWL. To the extent any of this information differs from the language in the SPWL contract, the SPWL contract language will govern. Please see the contract/policy for all terms and conditions.

Issue Ages for Policy and Living Benefits Rider

Ages 50-85 (Age last birthday)

Minimum Single Premium

\$5000

Maximum Face Amount

Maximum face amount is based on net amount at risk. Net amount at risk is defined as the initial face amount minus the single premium and net amount at risk maximums are listed in the table below. Prior home office approval is required for single premiums greater than \$500,000. *(Note: The \$500,000 maximum single premium limits the maximum net amount at risk of older issue ages to somewhat less than \$150,000.)*

Issue Ages	Underwriting Level	Net Amount at Risk Maximum
50-80	1	\$250,000
81-85	1	\$150,000
50-80	2	\$200,000
81-85	2	\$130,000

Premiums

Single premium only. Premium rates vary by age, gender, tobacco status, and underwriting level. Premium rates are not banded.

Payment with the Application

The single premium must accompany each application unless the policy is being funded by a transfer from another company or financial institution. In the case of a funds transfer, the 1035 exchange form or the transfer form must accompany the application.

Policy Fee

No policy fee.

Death Benefits

Secure Solutions® SPWL has a guaranteed death benefit for all policy years. The net death benefit may change due to an outstanding loan or partial surrender.

**To avoid probate, the beneficiary designation must be properly structured.*

Maturity Age

This policy has no defined maturity age. For purposes of projecting values in the proposal software, the proposal is deemed to mature at age 100. The cash value is designed to equal the death benefit at age 100.

Cash Values

Cash values are guaranteed and based upon the 2001 CSO mortality table.

Living Benefits Rider Features

There are three major living benefits available under the policy rider (Accelerated Death Benefit Rider, Form 8014). The rider is not available in all states. For state availability, refer to the secure area of our website or the State Approval and Forms List, Form 8049. See the rider language and disclosure statements for details.

Terminal Illness

- The owner may elect to accelerate up to 100% of the death benefit if the insured is diagnosed as Terminally Ill with a life expectancy of up to 12 months.
- The amount payable to the owner is the elected portion (or all, if elected) of the death benefit multiplied by a specified percentage of 95% and reduced by an administrative charge of \$250.00.**

Qualified Nursing Facility

- The owner may elect to accelerate up to 100% of the death benefit if the insured is diagnosed as chronically ill and confined to a Qualified Nursing Facility continuously for at least 90 days with the expectation the confinement will be permanent.
- Chronically ill means that the insured:
 - (a) is unable to perform, without substantial assistance from another person, at least two out of six activities of daily living which are (1) eating; (2) toileting; (3) transferring (i.e., moving into or out of a bed, chair, or wheelchair); (4) bathing; (5) dressing; and (6) continence; or
 - (b) suffers from a severe organic mental illness.
- The amount payable to the owner is the elected portion (or all, if elected) of the death benefit multiplied by a specified percentage of 90% and reduced by an administrative charge of \$250.00.**

Extended Care

- The owner may elect to accelerate up to 100% of the death benefit if the insured requires Extended Care, such as home healthcare, adult day care, and other qualified care.
- Extended Care means the insured is chronically ill, has been so continuously for at least 90 days, and requires care provided by a licensed home health care agency or by a licensed or state-certified adult day care center (or is otherwise receiving formal care).
- Chronically ill is defined above.
- The amount payable to the owner is the elected portion (or all, if elected) of the death benefit multiplied by a specified percentage of 80% and reduced by an administrative charge of \$250.00.**

The following details relate to all accelerated benefits:

- The accelerated proceeds will be paid in a single lump sum. However, the total death benefit accelerated can be less than 100% in order to preserve a portion of the death benefit.
- Only one benefit election is allowed under this rider.
- The benefit received under this rider may be taxable or may adversely affect eligibility for Medicaid or other government benefits.
- Before claiming a benefit under this Rider, your client should seek the advice of their personal tax advisor or attorney.
- Minimum acceleration is \$5,000 of death benefit.
- Maximum acceleration is 100% of the death benefit but not to exceed \$250,000 (maximum percentage may vary by state).
- The rider will terminate if any of the following occur:
 - the base policy ends,
 - the owner elects to accelerate the death benefit and receives payment, or
 - the owner requests rider termination.

***The rider is not available in all states. Benefit triggers (for example, extended care), the specified percentages and administrative charge may vary by state.*

Loans

The maximum loan is an amount that, with interest to the end of the current policy year, will not exceed the net cash value at the end of that current policy year. Loan interest will not exceed an annual rate of 8.00%. The minimum loan repayment is \$25, unless the loan balance is being fully paid.

Full Surrender

The policy can be surrendered at any time for its net cash value. The net cash value is the cash value of the policy less any policy debt. The policy will terminate at the time of a full surrender.

Partial Surrender

A partial surrender can be exercised at any time after the first policy year. The minimum partial surrender benefit is \$500. The maximum partial surrender benefit is the lesser of 1) the available partial surrender amount, less \$5,000, or 2) the available partial surrender amount multiplied by the applicable percentage as follows:

Year 1	0%	Year 4	30%
Year 2	10%	Year 5	40%
Year 3	20%	Years 6+	100%

The available partial surrender amount is equal to the net cash value of the policy less any loan interest to the end of the current policy year for each partial surrender. You can only make one partial surrender in any given policy year. There is a \$25 fee.

Modified Endowment Contract (MEC)

By the nature of the level of premium needed to pay the Single Premium Whole Life Policy, these policies will be classified as MECs. A MEC Information Form (Form 3994) must be completed with each application.

When a policy is classified as a MEC, withdrawals and loans are taxable to the extent there is a gain on the contract. In addition, when a policy is a MEC, taxable loans and withdrawals are subject to a 10% penalty if the policyowner is a corporation or if the individual policyowner is under age 59½ at the time of distribution. In either case (MEC or non-MEC), gain in the contract is taxable upon full surrender of the policy. Note that tax law as are subject to interpretation and subject to change.

No Illustrations Required

This policy is a “non-illustrated” policy according to the NAIC illustration regulation. No signatures, illustration, or certification form is required. Proposal software is available to generate sales projections.

Free Look Period

The length of the free look period varies per state. See state specific policy for details.

Suitability Documentation (Form 8395)

If a client is using an annuity to fund the purchase of the SPWL policy, you must (1) Complete the Suitability Questionnaire that includes obtaining information about their consumer’s financial situation, tax status and financial goals, (2) Based on this questionnaire, determine that the consumer has a need to transfer wealth through life insurance, and (3) Determine that the premium funds required for this product are not needed for the living expenses or other financial needs of the consumer. The Suitability Questionnaire must be submitted with the application.

Issue Ages/Effective Dates/Special Considerations

- The applicant’s age at his or her last birthday is the basis for the premium.
- Age is determined based on the policy issue date.
- The date of underwriting approval shall be the date the policy goes into effect, unless otherwise requested.
- Policies may be dated up to 60 days in the future. Make this request in the Comments portion of the application.
- There is no provision to save age when applying for this policy. You may not back date to be eligible for the policy.

Administrative Forms

The following forms are necessary if your client applies for a Secure Solutions® SPWL. Please note there are state specific variations of many of these forms. Please verify state availability of the product and rider and verify if the state in which you are selling requires a state specific form.

Required Forms

- Secure Solutions® SPWL Application, Form 8003-0411
- Modified Endowment Contract Information, Form 3994
- Secure Solutions® SPWL Acknowledgement Form, Form 8038 (*This form is required for a policy purchased with cash or other non-annuity funds.*)
- Suitability Questionnaire, Form 8395 (*This form is required for a policy purchased with annuity funds.*)
- Authorization of Release of Health-Related Information (HIPAA), Form 7699
- Accelerated Death Benefit Rider Disclosure Statement (where available and applicable), Form 8033

Additional Forms

- Authorization to Send Funds, Form 6346. The transfer form accommodates CD and Money Market transfers, 1035 exchanges, and mutual funds or investment transfers. The form also provides for a signature guarantee should a financial institution require one.
- Other state forms may be required, such as state specific or NAIC replacement forms, if applicable.
- Asset Transfer Analysis, Form 8039-0611. This worksheet will assist you and your client to evaluate your client's situation and wealth transfer needs. It is not a required form.

Annuity Alternative***

If the insured is not approved for the SPWL – as may be the case for older seniors with health complications – your client may choose to apply for Baltimore Life's deferred annuity where the annuity is available. Refer to the secure agent site to access annuity applications and other forms that are required to complete an annuity sale.

Underwriting Advantage

Secure Solutions® SPWL offers two underwriting classes. Applicants may be eligible for one of the two underwriting levels depending on their state of health.

- Level 1 - standard risks through Table 4 (Table D / 200% of standard)
- Level 2 - risks from Table 5 through Table 8 (Table E 225% of standard - Table H / 300% of standard)

Underwriting

The underwriting for Secure Solutions® SPWL is based on the net amount at risk. Net amount at risk is defined as the initial face amount minus the single premium.

The underwriting process will classify risks as quickly as possible. Thorough and complete answers to medical questions including dates, names, and addresses of doctors, hospitals and medications taken will expedite the process. A point of sale telephone interview, as well as a prescription drug database check, will be required of each applicant.

Application (Form 8003-0411)

A short application has been specially designed for Secure Solutions® SPWL, which, along with a point-of-sale telephone interview, will be used to qualify your client. If your client answers "yes" to any questions in Part A, your client will not be eligible for Secure Solutions® SPWL. If your client answers yes to any question in Part B, they will not be eligible for a Level 1 Secure Solutions® SPWL.

Point-of-Sale Underwriting Decision Process

You will pre-qualify your client using the application Form 8003-0411 or its state specific variation. The application has been designed to help you classify your client's risk profile more accurately by following the parameters below.

The application is structured into Part A and Part B to make it easier to determine into which tier your client fits.

- All "no" answers to Part A and Part B, coupled with a good height/weight, a clean MIB, and an acceptable

****The annuity is not available in all states.*

- prescription drug history should result in a Tier 1 issue.
- All “no” answers to Part A, a “yes” answer in Part B, coupled with a good height/weight, a clean MIB, and an acceptable prescription drug history should result in a Tier 2 issue.
- Any “yes” answer in Part A, however, means coverage cannot be issued in either of the available tiers.

Once you have completed the pre-qualification, you’ll contact the call center (888-368-9678) for an underwriting interview. This point-of-sale interview generally lasts 12 minutes or less, so you spend less time on the phone. Any underwriting decision is communicated to you, the agent, NOT to your client. The professional call center representative will review the exact same health questions you used during the pre-qualification. During the call, an MIB search and a prescription drug database search will be run “in the background.” If there are discrepancies between those results and the answers provided in the interview, your client may be asked a question from the application again in an attempt to clarify the difference in information. This process reduces the need for an APS and allows Baltimore Life and our agents to keep point-of-sale decision rates high.

After your client has completed the interview, the call center representative will provide you with an underwriting decision of either “approved” or “not approved.” Fewer than 10 percent of the cases are referred to the Home Office for additional underwriting review.

Once the appointment is finished and the decision has been given, please remember to fax your application and all required forms to our New Business center as follows:

- | | |
|-----------------------------|--|
| Career Agency Sales Group | (866) 892-6528 or
newbusiness@baltlife.com |
| Independent Sales Producers | (866) 892-6428
or newbusiness-independentsales@baltlife.com |

Interview call center information:

- The call center phone number is (888) 368-9678.
- Call center hours are 9:00 a.m. to 10:30 p.m. Monday through Thursday, and 9:00 a.m. to 6:00 p.m. on Friday, EASTERN TIME ZONE.
- Languages supported include English and Spanish. Other languages are available on request.
- TTY available in both English and Spanish.
- During high call volume periods, you may reach a voice mail box. Leave a message and request to have the interview completed. A call center representative will return your call within ten minutes or will accommodate your specific date/time request for the return call during business hours. If you, the agent, are not present during the interview, you will be called and informed of the decision.
- If the call center is closed, you may leave a message and request to have the interview completed. A call center representative will accommodate your specific date/time request for the return call during business hours. If you are not present during the interview, you will be called and informed of the decision.
- The interview must be completed in order to process the application.
- The interview must be completed within five days from the date of the application.

Underwriting Details

The following guidelines have been developed to give you a general knowledge of how common conditions will be handled when you submit an application for this product. These are only general guidelines, the list of conditions is not all-inclusive. Some conditions noted as acceptable may be declined for complications not listed here. Also, where a variety of conditions, each of which would be acceptable on its own, are found in one potential insured, the combination may cause an application to be declined. The underwriter’s judgement will govern in all cases. Please contact your agency or our underwriter to discuss handling these situations.

SPWL Level I Weight Chart

For weights in excess of table, consideration may be given for Level II.

Height	Weight	Height	Weight	Height	Weight
4'8"	185	5'5"	250	6'2"	325
4'9"	192	5'6"	258	6'3"	334
4'10"	199	5'7"	266	6'4"	343
4'11"	206	5'8"	274	6'5"	352
5'	213	5'9"	282	6'6"	361
5'1"	220	5'10"	291	6'7"	371
5'2"	228	5'11"	299	6'8"	371
5'3"	235	6'	308	6'9"	392
5'4"	243	6'1"	316	6'10"	400

Please note that weight is only one factor in the underwriting assessment. A build that is within the parameters stated above does not guarantee acceptance.

Coronary/Cardiovascular	
Impairment	Insurable
Aneurysm - Present	No
Abdominal, operated (after 2 years)	Level 2
Abdominal, operated (after 3 years)	Level 1
Cerebral, operated (after 2 years)	Level 2
Cerebral, operated (after 4 years)	Level 1
Angina - Unstable.....	No
Stable, after 2 years, no treatment	Level 2
Stable, after 3 years, no treatment	Level 1
Angioplasty	
After 2 years.....	Level 2
After 3 years.....	Level 1
Coronary Artery Bypass Surgery	
After 2 years, full recovery	Level 2
After 3 years, full recovery	Level 1
Heart Attack/Myocardial Infarction (MI) – Single Occurrence	
After 2 years, full recovery	Level 2
After 3 years, full recovery	Level 1
Heart Attack/Myocardial Infarction (MI) – Multiple Occurrences	No
Heart Valve Replacement	No
Atrial Fibrillation	
After 1 year no symptoms, no treatment	Level 1
Congestive Heart Failure (CHF)	No
Pacemaker, after 2 years	Level 1
Cardiomyopathy	No
Defibrillator	No
Peripheral Vascular Disease (PVD) after 3 years.....	Level 1
Hypertension – Uncontrolled	No
Controlled, after 2 years.....	Level 1

Endocrine	
Impairment	Insurable
Diabetes	
Diagnosed prior to age 25 or insulin usage prior to age 40	No
With amputations, diabetic coma, or insulin shock	No
With neuropathy, nephropathy, or uncontrolled.....	No
Otherwise.....	Level 1

Cancer	
Impairment	Insurable
With any metastasis	No
More than one occurrence (excluding Basal or Squamous cell skin cancer)	No
With current treatment, Chronic Leukemia, Chronic Lymphocytic Leukemia	No
With amputation due to cancer	No
All other cases	
Treated with remission achieved, after 2 years	Level 2
Treated with remission achieved, after 4 years	Level 1

Respiratory	
Impairment	Insurable
Asthma (no steroid medication, no hospitalization in past year, infrequent attacks)....	Level 1
Chronic Obstructive Pulmonary Disease (COPD, emphysema, chronic bronchitis)	
Requiring oxygen use	No
With current smoking	No
After 2 year from diagnosis, with no treatment	Level 2
After 2 years from diagnosis, with no treatment.....	Level 1
Cystic Fibrosis.....	No

Nervous	
Impairment	Insurable
ALS (Lou Gherig's Disease)	No
Muscular Dystrophy	No
Multiple Sclerosis.....	No
Paralysis of two or more extremities	No
Cerebral Palsy, after 2 years, no treatment, no ADL impairment.....	Level 1
Stroke	
After 2 years, no treatment, no further occurrences.....	Level 2
After 4 years, no treatment, no further occurrences.....	Level 1
Transient Ischemic Attack (TIA)	
After 2 years, no treatment, no further occurrences.....	Level 2
After 4 years, no treatment, no further occurrences.....	Level 1
Seizure disorder, controlled	Level 1
Parkinson's Disease	No
After 2 years, no treatment	No
After 3 years, no treatment.....	No

Immune System	
Impairment	Insurable
Acquired Immune Deficiency Syndrome (AIDS), HIV Status Positive	No
Systemic Lupus (SLE), after 2 years, no treatment.....	Level 1
Rheumatoid Arthritis, controlled	Level 1

Psychiatry	
Impairment	Insurable
Alzheimer's Disease/Dementia	No
Bi-polar disorder, Schizophrenia.....	No
Attempted Suicide, drug or alcohol abuse	
After 2 years, no relapse.....	Level 1
Depression, controlled.....	Level 1
Anxiety, controlled.....	Level 1
ADHD, ADD, controlled	Level 1

Gastrointestinal	
Impairment	Insurable
Cirrhosis of the liver.....	No
Liver failure.....	No
Hepatitis C.....	No

Genitourinary	
Impairment	Insurable
Benign Prostatic Hypertrophy (BPH).....	Level 1
Chronic Kidney Disease/Failure (including, but not limited to dialysis)	No
Kidney Stone(s)	Level 1
Blood Disorders	
Impairment	Insurable
Aplastic Anemia	No
Sickle Cell Anemia	No
Other	
Impairment	Insurable
Need assistance with performance of any Activities of Daily Living (ADLs) (bathing, toileting, eating, dressing, medications, movement).....	No
Confined to a hospital or other medical facility (including nursing, convalescent, or mental health) more than three times in the past 24 months	No
DUI or DWI in the past 24 months	No
Felony conviction or on probation or parole in the past 24 months	No
Been declined for life or health insurance in the past 24 months	No
Had or been advised to have an organ transplant.....	No

Sample Calculations for Face Amount on Single Premium

Level 1, 65 Year Old, Female, Non-Tobacco

Factor per \$1	.539
Single Premium	\$24,601.25

Step 1: Divide 24,601.25 by .539 $24,601.25 / .539 = 45,642.39332$

Step 2: Round to nearest penny \$45,642.39

Step 3: Write face amount (to the penny) on the application \$45,642.39

If the single premium is a transfer from another company/financial institution, based on the example above, write in “Approximately \$24,601.25” in the Premium Amount section on the application. In the Face Amount section, write in “Face amount the premium will purchase”.

When the point of sale underwriting call is completed and a decision is provided to you with your client’s eligibility, indicate on the application in the “Product” blank that the applicant is applying for either “SPWL – Level 1” or “SPWL – Level 2”, as indicated by the underwriter’s decision.

To determine the Single Premium: 65, Female, Non-Tobacco

Factor per \$1	.539
Desired Face Amount:	\$48,619.07

Step 1: Multiply 48,619.07 by .539 $48,619.07 \times .539 = 26,205.67873$

Step 2: Round to nearest penny \$26,205.68

Step 3: Write single premium (to the penny) on the application \$26,205.68

Level I

Single Premium Per \$1 of Face Amount

Issue Age	Non-Tobacco		Tobacco	
	Male	Female	Male	Female
50	.393	.351	.467	.417
51	.407	.363	.480	.429
52	.422	.374	.493	.442
53	.436	.385	.506	.454
54	.450	.396	.520	.467
55	.464	.407	.533	.479
56	.480	.420	.548	.492
57	.495	.432	.564	.506
58	.510	.445	.579	.519
59	.526	.458	.595	.533
60	.541	.471	.610	.546
61	.555	.484	.626	.559
62	.569	.498	.641	.573
63	.582	.512	.657	.587
64	.596	.525	.672	.600
65	.610	.539	.688	.614
66	.624	.553	.703	.626
67	.638	.567	.719	.639
68	.652	.581	.734	.652
69	.666	.595	.750	.665
70	.679	.609	.765	.677
71	.696	.627	.779	.692
72	.713	.646	.794	.707
73	.730	.664	.808	.722
74	.747	.682	.822	.737
75	.764	.700	.836	.752
76	.784	.721	.855	.771
77	.804	.742	.874	.790
78	.825	.762	.893	.809
79	.845	.783	.912	.828
80	.865	.803	.931	.847
81	.868	.807	.934	.851
82	.871	.811	.937	.854
83	.873	.815	.940	.857
84	.876	.819	.943	.861
85	.879	.823	.946	.864

Level 2

Single Premium Per \$1 of Face Amount

Issue Age	Non-Tobacco		Tobacco	
	Male	Female	Male	Female
50	.412	.368	.499	.446
51	.427	.380	.515	.460
52	.443	.392	.530	.475
53	.458	.404	.545	.489
54	.474	.416	.560	.503
55	.489	.429	.576	.517
56	.507	.443	.593	.532
57	.524	.457	.611	.547
58	.541	.471	.629	.562
59	.559	.486	.647	.577
60	.576	.500	.665	.593
61	.592	.515	.682	.608
62	.608	.530	.700	.623
63	.624	.546	.717	.638
64	.640	.561	.735	.653
65	.656	.576	.753	.668
66	.672	.592	.770	.682
67	.688	.608	.788	.697
68	.704	.624	.806	.711
69	.720	.640	.824	.725
70	.736	.656	.842	.740
71	.756	.677	.858	.757
72	.776	.699	.875	.774
73	.795	.720	.891	.791
74	.815	.741	.908	.809
75	.835	.762	.924	.826
76	.856	.786	.936	.848
77	.878	.809	.947	.869
78	.900	.833	.959	.891
79	.922	.856	.970	.913
80	.944	.880	.982	.935
81	.946	.885	.984	.939
82	.948	.889	.986	.943
83	.950	.894	.988	.947
84	.952	.898	.991	.951
85	.954	.903	.993	.954

Cash Values for Level 1 and Level 2

Per \$1 Face Amount

Issue Age	Male Non-Tobacco				Issue Age	Female Non-Tobacco			
	5 Year	10 Year	20 Year	Age 65		5 Year	10 Year	20 Year	Age 65
50	.350	.420	.572	.494	50	.311	.373	.511	.440
51	.362	.433	.588	.493	51	.321	.385	.525	.439
52	.374	.447	.603	.492	52	.332	.397	.540	.439
53	.386	.461	.618	.491	53	.342	.409	.555	.438
54	.399	.475	.633	.490	54	.353	.422	.570	.436
55	.411	.489	.649	.489	55	.364	.435	.585	.435
56	.424	.503	.664	.487	56	.375	.448	.600	.433
57	.438	.518	.679	.486	57	.387	.461	.615	.431
58	.451	.533	.694	.483	58	.398	.475	.630	.428
59	.464	.548	.708	.480	59	.410	.488	.644	.426
60	.476	.562	.722	.476	60	.423	.502	.658	.423
61	.489	.576	.736	.472	61	.435	.516	.673	.420
62	.501	.590	.749	.467	62	.448	.530	.687	.416
63	.514	.604	.762	.462	63	.460	.544	.700	.412
64	.527	.618	.775	.457	64	.473	.559	.714	.408
65	.541	.632	.787	—	65	.486	.573	.727	.403
66	.554	.647	.798	—	66	.499	.588	.740	—
67	.568	.661	.809	—	67	.513	.603	.754	—
68	.582	.675	.819	—	68	.527	.618	.767	—
69	.596	.690	.829	—	69	.541	.633	.781	—
70	.611	.705	.838	—	70	.556	.647	.794	—
71	.622	.716	.848	—	71	.570	.662	.807	—
72	.631	.725	.857	—	72	.585	.676	.820	—
73	.642	.736	.866	—	73	.600	.691	.833	—
74	.656	.750	.875	—	74	.615	.706	.848	—
75	.674	.766	.885	—	75	.631	.720	.864	—
76	.690	.781	.897	—	76	.646	.735	.881	—
77	.707	.795	.911	—	77	.661	.749	.902	—
78	.723	.807	.930	—	78	.677	.763	.926	—
79	.738	.818	.957	—	79	.692	.777	.957	—
80	.753	.830	1.00	—	80	.707	.790	1.00	—
81	.768	.843	—	—	81	.721	.804	—	—
82	.782	.855	—	—	82	.736	.818	—	—
83	.798	.866	—	—	83	.751	.832	—	—
84	.812	.875	—	—	84	.765	.847	—	—
85	.828	.885	—	—	85	.779	.863	—	—

Cash Values for Level 1 and Level 2

Per \$1 Face Amount

Issue Age	Male Tobacco				Issue Age	Female Tobacco			
	5 Year	10 Year	20 Year	Age 65		5 Year	10 Year	20 Year	Age 65
50	.412	.484	.622	.552	50	.377	.443	.579	.511
51	.424	.498	.636	.552	51	.387	.455	.592	.509
52	.436	.511	.650	.552	52	.398	.466	.605	.508
53	.449	.524	.663	.552	53	.408	.478	.618	.507
54	.462	.538	.676	.552	54	.419	.491	.631	.505
55	.475	.551	.690	.551	55	.430	.503	.644	.503
56	.489	.565	.703	.550	56	.441	.515	.657	.501
57	.502	.579	.716	.549	57	.452	.528	.670	.498
58	.516	.593	.729	.547	58	.464	.541	.682	.495
59	.528	.607	.742	.545	59	.476	.554	.694	.491
60	.541	.621	.754	.541	60	.488	.567	.705	.488
61	.553	.634	.766	.537	61	.500	.580	.717	.483
62	.566	.647	.777	.532	62	.511	.593	.728	.478
63	.579	.660	.788	.527	63	.523	.605	.738	.473
64	.592	.673	.799	.521	64	.535	.618	.748	.467
65	.605	.686	.809	.514	65	.546	.630	.758	.459
66	.617	.699	.818	—	66	.557	.642	.768	—
67	.629	.711	.827	—	67	.568	.654	.778	—
68	.641	.723	.836	—	68	.579	.665	.788	—
69	.653	.735	.844	—	69	.590	.677	.798	—
70	.665	.746	.851	—	70	.601	.687	.809	—
71	.673	.754	.859	—	71	.612	.698	.819	—
72	.679	.760	.866	—	72	.623	.707	.829	—
73	.687	.768	.873	—	73	.634	.717	.840	—
74	.699	.779	.881	—	74	.645	.727	.852	—
75	.714	.793	.890	—	75	.657	.738	.866	—
76	.729	.805	.900	—	76	.671	.750	.883	—
77	.744	.816	.913	—	77	.685	.762	.903	—
78	.759	.827	.931	—	78	.699	.774	.926	—
79	.773	.837	.957	—	79	.712	.786	.957	—
80	.786	.847	1.00	—	80	.726	.799	1.00	—
81	.798	.858	—	—	81	.740	.811	—	—
82	.810	.866	—	—	82	.753	.824	—	—
83	.822	.873	—	—	83	.767	.836	—	—
84	.834	.881	—	—	84	.780	.850	—	—
85	.846	.890	—	—	85	.793	.865	—	—



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