Secure Solutions®

Single Premium Whole Life Insurance



Maximize your estate, conserve and transfer assets to the ones you love.



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Like most people, you have spent your adult life working hard, raising children, paying down a mortgage, and funding a college education. Along the way, you have been fortunate enough to save some money for your retirement years and probably invested in safe and secure investments like certificates of deposit, savings bonds, or money market funds. Safe yes, but taxes can inflict a terrible toll on the growth of your assets.

Today, many seniors are concerned about their children and grandchildren's future and wish to transfer a portion of their estate to them upon their death, but are unfortunately unsure as to an effective way to do so. At the same time, many seniors are worried about a catastrophic or prolonged illness and the devastating impact it can have on their accumulated wealth.

Current Portfolio

Secure Solutions® Single Premium Whole Life (SPWL) Insurance is an ideal solution.

By simply reallocating a portion of your invested assets to a Secure Solutions® policy issued by Baltimore Life, you can:

- Increase your estate.
- Provide beneficiaries an inheritance that's free of federal income tax*.
- Pass money directly to beneficiaries avoiding all probate courts.
- Have a guaranteed lifetime death benefit
- Access your guaranteed cash values for financial emergencies.
- Receive your death benefit while living[†] in the event of a catastrophic illness:
 - Terminal Illness
 - Nursing Home Confinement
 - Home Health Care/Adult Day Care/ Other Qualified Care

How can Secure Solutions SPWL help?

Here's an example: "Jane", age 65, non-tobacco user has the following investment portfolio. She has specifically designated the \$50,000 CD to pass to her grandchildren upon her death.

Certificate of Deposit \$ 50,000 Mutual Funds \$ 25,000 Money Market Funds \$ 115,000 Savings or Checking \$ 60,000 Total Estate at Death \$250,000 Value at Death WITH SPWL

SPWL Death Benefit \$ 92,764

Mutual Funds \$ 25,000

Money Market Funds \$ 115,000

Savings or Checking \$ 60,000

Total Estate at Death \$ 292,764

By simply moving \$50,000 from the certificate of deposit to a Secure Solutions SPWL policy, "Jane" was able to purchase a \$92,764 death benefit guaranteed for the rest of her life. "Jane" increased the original gift she intended to leave



her grandchildren by 86% and her estate by 17%. In addition, the death benefit will pass income-tax free* to her grandchildren and she no longer has the tax liability for the interest income earned on the certificate of deposit.

Secure Solutions® SPWL Benefits

Living Benefits

Adding the Accelerated Death Benefit Rider to your SPWL policy does not increase your premium, and you are able to accelerate a portion of the policy's death benefit in the event of the insured suffering a catastrophic illness. As defined in the policy, these valuable living benefits can be exercised if any of the following occur:

- · Terminal illness
- Permanent confinement to a nursing home / long-term care facility
- Extended home health care / adult day care
- · Other qualified care

Liquidity Features

- Cash values accumulate income-tax deferred year after year.
- A portion of your accumulated values can be accessed once a year any time after the policy has been in force for one year, through a partial surrender or policy loans.*

Other Benefits

- Protection for your lifetime
- Guaranteed death benefits and cash values
- Upon policy issue, your estate increases
- Creates additional wealth that most other assets cannot accomplish
- Death benefits are federal income-tax free to the beneficiary*

Who is Eligible for a Secure Solutions SPWL?

- Adults between the ages of 50 and 85
- Individuals who want to maximize the size of their estate
- Individuals who have accumulated assets specifically to leave to their children, grandchildren or a favorite charity
- Individuals who currently own CD's, annuities, money-market instruments, and treasury securities
- Qualification is based upon a short application and answering simple health questions.
 A simplified application with a phone interview by an underiting call center!



Ensure your heirs get what you want for them

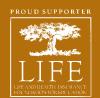
[†] Benefits are subject to terms and conditions of the policy.

^{*} Comments contained in this brochure reflect our understanding of the current tax law treatment of this type of product. However, the laws are subject to different interpretations and changes. Our agents do not provide tax advice. Please consult with your tax advisor about this product and your personal situation.

The Baltimore Life Insurance Company

Established in 1882, The Baltimore Life Insurance Company insures individuals, families and businesses, providing financial protection to middle income consumers in 49 states and the District of Columbia.

Baltimore Life conducts business with openness and integrity. We strive to make a positive difference in the lives of our policyholders, associates, and in the communities we serve. Above all, we are committed to a conservative, disciplined financial strategy, recognizing that "it's the policyholders' money."



For more information, please visit www.baltlife.com or call (800) 628-5433.



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This booklet is not a contract and descriptions of policy provisions are only partial. Refer to the policy for complete terms and conditions. In the event of a conflict, the terms of the policy will govern. Use with Baltimore Life policy Form 7982 and state specific variations, where applicable. Product and/or riders not available in all states. All guarantees are based on the claims-paying ability of the issuing company.