

The year was 1882.

Baltimore was the sixth largest city in the 38 United States. A hard-working man could earn \$8 or \$9 a week. At this time, in an atmosphere of prosperity and change, five businessmen founded the Baltimore Mutual Aid Society of Baltimore City on March 27. Frank Strobridge was elected president. Total assets were \$260.93.

In those days most people looked to insurance to banish the fear of burial in a Potter's Field, not to help a family deprived of a wage earner. The face amount of policies ranged from about \$100 to \$600 or \$700. Premiums ranged from a minimum of five cents to fifty cents a week, at the most.

The first home office was a small brick building, with the office located on the first floor. It was not unusual for an officer, even the president, to sell insurance. But though the work went slowly, it went well, and progress was made...

The purpose of the Baltimore Mutual Aid Society was "For beneficial purposes in case of disability from sickness or accident of its members, burying the dead, relieving the widows and orphans of its members, and in general for beneficial purposes among its members only."



Established in 1882, The Baltimore Life Insurance Company has served seven generations of policyholders. Baltimore Life has upheld its commitments over the years by building and preserving high-quality assets.

Baltimore Life is a member of the Insurance Marketplace Standards Association. IMSA membership promotes ethical market conduct for individual life insurance, annuities, and long-term care insurance.



Our mission includes a commitment to manage our business on a sound financial basis. Current Baltimore Life rating information is available on our Web site at www.baltlife.com.



The Baltimore Life®
COMPANIES

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Form 5047-0808



The Baltimore Life®
COMPANIES

Our Story





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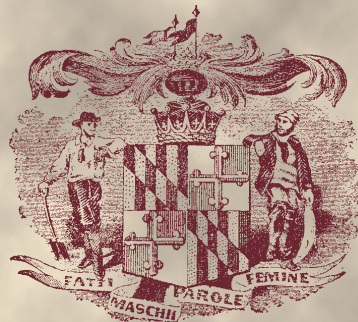
The directors change the name of the Company to "The Baltimore Life Insurance Company of Baltimore City."

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Baltimore Mutual Aid Society of Baltimore City is founded by five businessmen on March 27.

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Baltimore Life forms a stock life insurance subsidiary, Life of Maryland, Inc., which specializes in interest-sensitive products.



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The Independent Sales division is established, targeting special markets through independent general agents and other special distribution systems.



1 9 9 8

Baltimore Life merges with Home Mutual Life Insurance Company, a 114-year old, Baltimore-based mutual company.

Corporate Web site is developed.

MSA membership begins.

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Developed INSspeed, an innovative technology to underwrite and process applications electronically in a matter of minutes.

Consolidated policy administration systems to streamline processing.

2 0 0 7

Baltimore Life celebrates its 125th anniversary on March 27.



1 8 9 8

The Maryland General Assembly authorizes the Company to become a legal reserve life insurance company.



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During the trying days of the Depression, Baltimore Life shows its faith in the future of the country and Baltimore by demolishing its original four-story home office building and erecting a 12-story building in its place.



1 9 8 2

Baltimore Life restructures premium collection process to capitalize on personal relationships and reduce collection costs.

1 9 9 7

The Company's oldest career sales division is reinvented.

2 0 0 1

Baltimore Life reorganizes as a mutual insurance holding company.

2 0 0 3
through
2 0 0 5

The company embarked on an aggressive program to build surplus in order to fund significant future growth initiatives.

2 0 0 6
through
2 0 0 8

With the company's surplus position firmly established, Baltimore Life enters a period of profitable growth and record sales results.

