

# Silver Guard<sup>®</sup>

Simplified Issue Senior Life Insurance



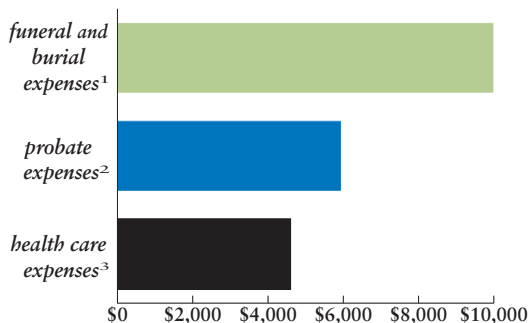
*Peace of mind for you and for your family, when it's needed most.*

# Funeral and burial costs combined can cost as much as \$10,000.<sup>1</sup>

Regardless of the type of funeral one thing is certain, when a family member dies, the survivors suddenly find themselves confronted with major expenses. Besides needing money for funeral and burial costs, you may need money for:

- outstanding medical expenses not covered by insurance or government programs; or
- legal expenses related to estate settlement

The following chart shows typical costs (*which can vary depending on where you live*):



Many families have gone into heavy debt to make these payments. But there's a simple way to help your family avoid these problems — **Silver Guard<sup>®</sup>** life insurance from The Baltimore Life Insurance Company.

## Guarantees for your peace of mind

Silver Guard<sup>®</sup> I, II, and III are Whole Life Insurance policies designed to give you and your loved ones the following important guarantees:

- **Guaranteed Level Premiums**  
Your premiums are fixed from the date of issue and will never increase for the life of your policy.
- **Guaranteed Cash Value Accumulation**  
Over time, cash values may be available to help you if you have a financial emergency.
- **Guaranteed Non-Cancelable**  
As long as your scheduled premium payments are made, your insurance coverage will never be canceled, no matter what.



*We offer all of the above with no medical exams or blood tests required. Just answer the health questions on the application.*

<sup>1</sup> 2010 National Funeral Directors Association General Price List Survey. [www.nfda.org/](http://www.nfda.org/)

<sup>2</sup> Probate cost shown above is based on an estate worth \$100,000; and on a national average, probate costs run from 4% to 10% of the value of the estate. National Association of Financial & Estate Planning. Online: [http://www.nafep.com/public%20info/public-info\\_e-p-info\\_tools.htm](http://www.nafep.com/public%20info/public-info_e-p-info_tools.htm) (Retrieved October 11, 2011)

<sup>3</sup> U.S. Census Bureau, Statistical Abstract of the United States: 2012. Online: <http://www.census.gov/compendia/statab/2012/tables/12s0143.pdf> (Retrieved October 11, 2011)



# Silver Guard<sup>®</sup> Final Expense Life Insurance

## Silver Guard<sup>®</sup> I

### Guaranteed Level Death Benefit

From the date of issue, *your death benefit remains level and can never decrease* providing there are no outstanding policy loans.

### Additional Benefits

- ***\$1,000 Cash Draft Benefit***

Up to \$1,000 of the policy's death benefit can be made immediately available after the insured's death. The cash draft form is automatically included when your policy is issued. Its purpose is to provide your beneficiary with income to cover necessities until the claim is settled. After the attending physician certifies the cash draft form, it can be taken to a local bank. The bank will call Baltimore Life for verification, and if the policy is still in force, we will authorize payment of the draft.

*This benefit is available from Baltimore Life free of charge and does not affect the premium. The death benefit will be reduced by the \$1,000 cash draft amount. Policy must be in force for two years before this benefit is available.*

- ***Accidental Death Benefit Rider***

By adding this rider, if death is caused by an accident, the policy pays a death benefit plus an additional amount equal to the face amount of your policy when it was issued.

*This benefit is only available on Silver Guard<sup>®</sup> I Life Pay. This rider is not available in all states.*

- ***Premium Pay Options to Suit Your Needs, Guaranteed***

Silver Guard can be issued with a premium schedule for the life of the policy (**Life Pay**) or on a limited payment basis with premiums payable for 10 years (**10 Pay**). For 10 Pay plans, at the end of the premium paying period, the policy is guaranteed paid up for life, no matter what happens to interest rates.

## Silver Guard<sup>®</sup> II and III

### Guaranteed Graded Death Benefit

For most individuals who cannot qualify for Silver Guard I, there are alternatives — *Silver Guard II and III*.

When death is from *natural* causes, the same great benefit is available with both Silver Guard II and III:

- ***25%*** of the policy face value in *year one of coverage*
- ***50%*** of the policy face value in *year two of coverage*
- ***100%*** of the policy face value in *year three of coverage and thereafter*
- ***100%*** of the policy face value if the death is *caused by an accident from the very first day!*



***Cash when need most,  
without worry***

### Level Premiums

Once your policy is issued, your *premiums never increase, ever!*

### Cash Values

Over time, *cash value may be available to help you* if you have a financial emergency.

### Non-Cancelable Insurance Coverage

As long as your premiums are paid and questions are truthfully answered at the time of the application, *your policy cannot be cancelled.*

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](http://www.baltlife.com) or call 800-628-5433.

### Simplified Issuance of Your Policy Using INSpeed®

INSpeed® is an innovative technology developed by Baltimore Life to underwrite and process your application electronically in a matter of minutes from the comfort of your home. This remarkable process will provide you and your loved ones the confidence in knowing that you have secured this valuable insurance coverage.

With the assistance of your agent, the INSpeed® application enrollment is conducted by Baltimore Life’s Call Center, which operates Monday through Friday from 10:00 a.m. through 10:00 p.m. Eastern Standard Time and 10:00 a.m. - 9:00 p.m. Eastern time on Saturday

Outside of normal Call Center business hours, a paper application and telephone interview are required. Your agent will complete a paper application, and we ask that you contact our Call Center as soon as possible to verify your information provided to the agent. Call toll-free 877.909.7260 between 10:00 a.m. and 10:00 p.m. Eastern time Monday through Friday or between 10:00 a.m. and 9:00 p.m. Eastern time on Saturday. Please inform the representative that you are calling to verify a Baltimore Life application.

Please be prepared to provide your:

- Name
- Social Security Number
- Plan Applied For (circle one): Silver Guard® I    Silver Guard® II    Silver Guard® III
- Agent’s Name \_\_\_\_\_

Please contact your agent at \_\_\_\_\_ if you have any questions about this procedure.



The Baltimore Life®  
COMPANIES

*The Baltimore Life Insurance Company*  
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800-628-LIFE (5433) • [www.baltlife.com](http://www.baltlife.com)

This booklet is not a contract and descriptions of policy provisions are only partial. Refer to the policy for complete terms and conditions. Optional rider coverage requires the payment of additional premium unless otherwise noted. Use with Baltimore Life policy forms: policy forms: 7870 and 7959, and rider Form 7922; and state specific variations, where applicable. Product not available in all states.