



Secure Solutions® Advantage Whole Life Insurance

*Financial protection to last
your whole life.*



The Baltimore Life®
COMPANIES

The Baltimore Life Insurance Company
Corporate Office: Owings Mills, Maryland 21117-4871 • www.baltlife.com
Form 8165-0313

Covering Permanent and Temporary Needs is Part of Life Insurance Planning

Permanent needs include:

- A comfortable monthly income for your loved ones
- The ability to pay for a home and taxes
- Cash to cover outstanding debts
- Cash for childcare and education
- Retirement income
- Cash to pay for final expenses
- The ability to obtain insurance in the future
- Living benefits in the event of terminal illness or confinement to a nursing home using the Accelerated Death Benefit Rider



What is permanent life insurance and why should I purchase it?

Permanent life insurance provides important benefits:

- Guaranteed level premium
- Guaranteed level coverage
- Income tax-deferred cash value accumulation*
- Dividends, if available
 - can reduce premiums, purchase additional insurance, increase cash value, or be taken in cash
- Loans available on cash value
- Paid-up options
- Automatic Premium Loan to cover premium if necessary
- Limited 20-year premium option available
- Suitable for long-term needs

**Under current tax laws, subject to change*

Permanent Life Insurance Protects Your Family

It provides an income tax-free death benefit to cover:

- Mortgage balance or rent fund
- Education expenses
- Other outstanding debt
- Emergency fund
- Loss of income
- Final expenses

Customize Your Policy with a Variety of Riders

- Accelerated Death Benefit Rider is available at no cost
- Disability Income Rider*
- Accidental Death Benefit Rider
- Waiver of Premium for Disability Rider
- Children's Term Insurance Rider*
- Single Premium Additional Insurance Rider
- Guaranteed Insurability Option Rider
- 10 or 20-Year Level Term Rider*



****Disability Income Rider, Children's Insurance Rider, and 10- or 20-Year Term Riders are available on our Life Pay product only.***

Secure Solutions® Continuous Premium Whole life is underwritten and issued by The Baltimore Life Insurance Company, Owings Mills, MD. For use with Baltimore Life policy Form 7972 and rider Forms 7922, 7923, 7924, 7926, 8071, 8079, 8216 or state-specific variations, where applicable. Optional rider coverage requires the payment of additional premium unless otherwise noted. Product and/or riders are not available in all states.



Secure Solutions[®] Advantage Whole Life Insurance

*Cover your long-term needs with
permanent life insurance offering lifetime protection.*