

Secure Solutions[®] Advantage Whole Life



Product Features

- Level premium, level death benefit participating whole life
- Preferred Non-tobacco and Preferred tobacco starting at \$100,000
- Standard Non-tobacco and Standard Tobacco user rates also available
- Life and 20 Pay options
- Add Single Premium Additional Insurance Rider to build cash values and add paid up insurance
- Add Level Term Rider for increased coverage for insured, spouse or other individual at minimal cost
- Available in all states except New York, Montana and Washington

Issue Ages (Age Last Birthday)

Preferred Non-tobacco:	25-80
Preferred Tobacco:	25-80
Standard Non-Tobacco:	0-80
Standard Tobacco:	16-80

Face Amount Limits and Bands

Minimum face amount is \$15,000; there is no maximum face amount on the standard class and the preferred premium class is not available below a face amount of \$100,000. Premium rate banding by policy size takes place at \$15,000, \$25,000, \$50,000, \$100,000, and \$250,000 face amount.

Premium Modes

Annual, semi-annual, quarterly, and monthly bank draft

Dividends

If declared, payable annually, starting at the end of policy year four. The dividend options that are available are cash, premium reduction, paid-up additions, or accumulation.

Annual Policy Fee

No annual policy fee. Entire premium is commissionable.

Underwriting Requirements/Guidelines

See Agent Guide, Form 8440, for details.

Riders Available*

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

Sample Rates for Whole Life (Life Pay)

\$25,000 Face Amount, Standard, Non-Tobacco
Monthly Bank Draft Premium

	Age 20	Age 25	Age 35	Age 45	Age 50	Age 55	Age 65
Male	\$24.87	27.78	37.45	48.80	58.30	71.66	110.91
Female	\$22.33	25.18	33.45	43.20	50.90	61.16	91.81

\$50,000 Face Amount, Standard, Non-Tobacco
Monthly Bank Draft Premium

	Age 20	Age 25	Age 35	Age 45	Age 50	Age 55	Age 65
Male	\$37.58	43.27	61.47	84.04	101.33	128.23	200.46
Female	\$33.08	38.50	54.03	73.59	87.59	108.94	165.55

\$100,000 Face Amount, Preferred, Non-Tobacco
Monthly Bank Draft Premium

	Age 25	Age 35	Age 45	Age 55	Age 65
Male	\$72.98	\$106.05	\$147.61	\$225.58	\$346.68
Female	\$64.40	\$92.66	\$128.45	\$191.80	\$287.09

*Riders are not available in all states. Rider details are available in the Agent Underwriting and Product Guide, Form 8440



The Baltimore Life®
COMPANIES

The Baltimore Life Insurance Company
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For agent use only with Baltimore Life Policy Form 7972 et. al. and state specific variations where applicable. Policies not available in all states.

Form 8131CPWL-0313