



Your Home

Perhaps the biggest investment you make



The Baltimore Life[®]
COMPANIES

The Baltimore Life Insurance Company
Corporate Office: Owings Mills, Maryland • www.baltlife.com

What's your plan to protect your investment?

Could your family pay off the mortgage or make payments of monthly expenses in the event of your untimely:

- Death
- Disability
- Critical Illness



Have you considered the facts?

- 40,000 people die each year in motor vehicle crashes¹



¹*Social Security Administration, Office of Disability and Income Security Program*

Have you considered the facts?

- One-third of Americans entering the workforce will become disabled before they retire²



²*Social Security Administration, Office of Disability and Income Security Program*

Most people owning a home buy homeowners insurance to protect their property in case of loss or disaster³



What about protecting your income from a disaster?

³Insurance Research Council

Home Secure™

from The Baltimore Life Insurance Company

- Level term life insurance
- New mortgage loan or refinanced loan in last 3 years
- Coverage periods of 15, 20 or 30 years
- Income tax free death benefit would be paid to your named beneficiary
- Life insurance coverage will never decrease and the premium will never increase during the level premium period
- Maintain policy if you sell your home or refinance



Disability Income Coverage*

- Optional disability income coverage
- 2-year benefit period
- Benefit paid in the event of a non-work related disability



**Not available in all states.*

Accelerated Death Benefit

- Accelerated death benefit included at no additional premium, in states where available
- If you become terminally ill, or permanently confined to a qualified nursing facility, you may be eligible to receive a portion of your policy's death benefit while living



Return of Premium

- A policy option that returns to you all or a portion of the life insurance premiums paid if you don't use the coverage!



Additional Benefits Available

- Waiver of premium for disability



The process to apply is easy!

- Work with your agent to select the right policy benefits for you
- Complete the entire application interview over the phone
- All signatures captured securely using a voice recording process
- All your information is protected and completely confidential
- Option to complete a paper application and short interview with our call center





Home Secure™

Let's see if you qualify for this
valuable insurance protection and peace of mind!



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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 ICC108167, ICC108167-ROP, 8167-0610 and 8167-ROP, rider forms 7294, 8196 and 8216, and state specific variations, where applicable. Product not available in all states.

Form 8447-0112