

Secure Solutions[®] Protector

Level Term Life



The Baltimore Life
COMPANIES

Product Features

- Term to attained age 100
- Initial level premium periods of 10, 15, 20, or 30 years
- ART-type attained age premiums after the initial level premium period
- All death benefits and premiums fully guaranteed to age 100
- Preferred non-tobacco, preferred tobacco, and preferred plus risk classes available
- Conversion privilege to end of initial level premium period or until attained age 70, whichever occurs first—but convertible, in any event, during first five policy years

Issue Ages (age last birthday)

Risk Class	10 Years	15 Years	20 Years	30 Years
Preferred Plus Non-Tobacco	25-70	25-70	25-65	25-55
Preferred Non-Tobacco and Tobacco	25-70	25-70	25-65	25-55
Standard Non-Tobacco and Tobacco	18-75	18-70	18-65	18-55

Minimum Face Amount

- Preferred Plus Non-Tobacco: \$100,000
- Preferred Non-Tobacco and Tobacco: \$100,000
- Standard Non-Tobacco and Tobacco: \$50,000; Ages 55+ only: \$25,000 for 10-, 15- and 20-year only.

Premium Rate Bands

\$50,000, \$100,000, \$250,000, \$500,000, and \$1,000,000 face amount.

Note: Maximum premium class for 10-year period is \$250,000 - \$499,999.

Premium Modes Available

Annual, semi-annual, quarterly, and monthly bank draft (EFT)

Annual Policy Fee

No annual policy fee. Entire premium is commissionable.

Underwriting Requirements

See Form 3325 for details.

Benefits and Riders Available*

- Disability Waiver of Premium Benefit
- Non-Occupational Disability Income Rider
- Accelerated Death Benefit Rider available at no cost
- Accidental Death Benefit
- Children's Insurance Benefit Rider

*Riders may not be available in all states. Rider details are available in the Agent Guide, Form 8294.

Sample Premium Rates for 30-Year Level Term

Non-Tobacco, Preferred Plus Underwriting Class

Face Amount	Age 25		Age 35		Age 45		Age 55	
	Male	Female	Male	Female	Male	Female	Male	Female
\$100,000	\$14.00	12.25	16.63	14.44	30.19	24.50	88.38	61.25
\$250,000	\$22.75	18.38	30.63	25.38	63.58	51.63	219.63	131.25
\$500,000	\$39.38	32.38	54.25	43.75	124.25	98.88	393.75	236.25

Sample Premium Rates for 20-Year Level Term

Non-Tobacco, Preferred Plus Underwriting Class

Face Amount	Age 25		Age 35		Age 45		Age 55	
	Male	Female	Male	Female	Male	Female	Male	Female
\$100,000	\$12.34	11.20	13.48	12.25	21.44	18.90	44.45	33.69
\$250,000	\$16.19	14.44	21.88	18.38	43.31	38.50	102.81	76.13
\$500,000	\$25.38	20.56	36.75	29.31	77.88	65.63	192.50	139.56

Sample Premium Rates for Standard Class

\$50,000 Face Amount, Non-Tobacco

Initial Term Period	Age 25		Age 35		Age 45		Age 55	
	Male	Female	Male	Female	Male	Female	Male	Female
30-Year Level Term	\$12.25	10.94	17.50	14.44	30.63	25.81	63.00	48.13
20-Year Level Term	\$10.76	9.80	12.25	11.03	19.69	17.06	43.05	31.50