

Secure Solutions[®] Protector

Level Term Life Insurance



Safeguard Your Family



Protect the income your family will lose if they suddenly lose you

- Do you have a plan to replace lost income due to the death of a breadwinner?
- Do you have an emergency fund large enough to support your family for a long period of time?
- Can your savings cover the cost of child care?

Give your family the gift of financial protection

- The projected, estimated cost of raising one child from birth to age 18 is projected to be \$245,340 (without factoring in inflation and higher education) for middle-income families.¹
- On average, the cost of out-of-home child care for one child under age 15 ranges from \$7,000 to over \$9,300 per year.² You or your spouse could face these costs alone.
- Monthly obligations, such as mortgage, groceries, and utilities will continue after the loss of a spouse. In most cases, inflation adds to the financial burden.

Secure Solutions® Protector

This level term life insurance product offers:

- Initial periods of 10, 15, 20, or 30 years; after the initial period, the policy can be renewed annually
- Guaranteed, level death benefit to attained age 100
- Guaranteed level premiums during initial period
- Premium payment modes of annual, semi-annual, quarterly, monthly electronic funds transfer (EFT)
- Face amounts starting at \$50,000
- Tobacco and non-tobacco rates
- Optional riders
- Preferred rates

Choose your Secure Solutions® Protector Benefits

With several optional benefit riders, you can choose the riders that best suit your needs.

Accelerated Death Benefit Rider³

This rider is available to add to your policy, where approved, at no cost to you!

Baltimore Life can pay in advance a portion of your policy's death benefit if you are diagnosed with a terminal illness or are permanently confined to a qualified nursing



¹ United States Department of Agriculture. *Expenditures on Children by Families, 2013*. Reports and Publications. Retrieved May 12, 2016 from http://www.cnpp.usda.gov/sites/default/files/expenditures_on_children_by_families/crc2013.pdf.

² U.S. Census Bureau. April 2013. *Who's Minding the Kids? Child Care Arrangements: Spring 2011*. Retrieved May 13, 2016 from <http://www.census.gov/content/dam/Census/library/publications/2013/demo/p70-135.pdf>

facility (as defined in the rider). Refer to Form 8216 for details.

Disability Income Rider⁴

Baltimore Life's *Disability Income Rider* covers non-occupational sicknesses and accidents. The rider will pay a monthly benefit for up to two (2) years during your "total disability" (as defined in the rider). If after returning to gainful, full-time employment for at least six months, and you become disabled again for the same or related cause, you will receive benefits for another two years of coverage. Please refer to rider Form 8196 or policy illustration for details.

- *Guaranteed renewable rider*
- *Rates do not vary based on tobacco usage*
- *Available for issue ages 18-55*
- *Easy to qualify*

Disability Waiver of Premium

With the Disability Waiver of Premium, the company will make continuing payments to the policy if you become "totally disabled" (as defined in your policy) before age 60. Baltimore Life will continue to make payments to your policy until recovery or the policy ends. This rider is available for issue ages 19-55. Please refer to rider Form 7924 or the policy illustration for details.

Accidental Death Benefit

For an additional premium, the Accidental Death Benefit rider is available for issue ages 19-65. This rider pays an additional death benefit upon accidental death of the insured before age 70. Please refer to rider Form 7922 or the policy illustration for details.

³ Policy must be in force and all premiums have been paid; any policy lien or debts will be deducted from amount to be paid. Policy lien interest rate will not exceed 8%. Any benefit received under this rider may be subject to taxes or may affect your eligibility for Medicaid or other benefits. Comments here reflect our understanding of the current tax law treatment of accelerated death benefits. However, the laws are subject to different interpretations and changes. Our agents do not provide tax advice. Please consult with your tax advisor about your personal situation if you are claiming a benefit under this rider.

⁴ An initial 90-day waiting period (elimination period) applies. Exclusions and limitations as well as state exceptions apply.



Children's Insurance Benefit

This rider allows you to add term insurance on the lives of all present and future children of the insured between 7 days and 21 years who are accepted for coverage. This insurance continues to the child's age 25 or the insured's age 70, whichever occurs first. If the base insured dies before the end of the rider term, this insurance will become fully paid up until the end of the specified term. Please refer to rider Form 7923 or the policy illustration for details.

Conversion Options

The Secure Solutions Protector Level Term policy can be converted to permanent life insurance plans that are available at the time of conversion.

Ensure your family's financial future
with **Secure Solutions Protector**,
a level term life insurance product

The Baltimore Life Insurance Company

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 or call (800) 628-5433.



The Baltimore Life[®]
COMPANIES

The Baltimore Life Insurance Company
10075 Red Run Boulevard | Owings Mills, MD 21117-4871
(410) 581-6600 | (800) 628-5433 | 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 form 7916, and state specific variations, where applicable. Product and/or riders not available in all states.

