

aPriority® Whole Life Product Summary and Description

Baltimore Life's Whole Life is a participating policy (pays dividends to the policy owner) as may be declared by the Company. Dividends are not guaranteed. It also offers a guaranteed level death benefit, level premium payments, as well as guaranteed, tax-deferred cash value accumulation.

| FACE AMOUNTS | Simplified Underwriting | |
|---------------------------|--|---|
| | Minimum: \$15,000 | Maximum: \$150,000 |
| | The applied-for face amount and eligibility for simplified underwriting through \$150,000 could also be impacted by existing coverage (standard and substandard), as well as prior declines and disability status. For ages 61-80, face amounts of \$75,001-\$150,000, the agent must order a paramedical exam and urine specimen. | |
| ISSUE AGES | | Maximum Age: age 80 and Tobacco) eated as non-tobacco users. Age is determined based on the date of issue, e.g. |
| LIFALTH OUTSTICKS | age last birthday. Based on face amounts up through \$150,000 and on issue ages as follows: | |
| HEALTH QUESTIONS | Option A – ages 0-17 Option B – ages 18-49 Option C – ages 50-80 For insureds ages 61-80 at face amounts of \$75,001-\$150,000, three additional health questions are required. | |
| PREMIUMS | EFT options are available Day of the month limited to 1-28, or Day /Week of the month, for example: Second Wednesday of the month Modal factors do apply | |
| NONFORFEITURE | Applicable: Nonforfeiture, Extended Term Insurance (ETI) and Reduced Paid-up (RPU) | |
| MATURITY | The policy has no scheduled end date. Premiums end at the anniversary following the insured's 100th birthday and the policy will continue without additional increases in cash values or death benefits. | |
| Please refer to Form 8806 | for application, policy, and rider a | vailability by state |
| APPLICATION | ICC17-8684 or 8684 in states where applicable | |
| POLICY | ICC17-8723 or 8723 in states where applicable | |
| RIDERS | Child Insurance Benefit (CIBR) Guaranteed Insurability Option (GIO) Waiver of Premium (WP) Single Premium Additional Insurance (SPAIR) Accidental Death Benefit (ADB) Non-Occupational Disability Income (Non-Occ DI) Accelerated Death Benefit* (ADBR) * Automatically included on all Standard issues unless proposed insured/owner opts out. The accelerated death | |
| | benefit rider is the only rider available for insureds within the Special Class. | |
| UNDERWRITING CLASS | All insureds within age and face amount parameters. | |
| | Standard: Table 4 | Special: Tables 5-8 |
| | Non-tobacco and Tobacco | Non-tobacco and Tobacco |
| ILLUSTRATION | Product is illustrated and will require a signed illustration or Baltimore Life's "In Lieu of an Illustration" Form 4906. | |

For Agent Use Only. Not for use in sales presentations.

Whole Life Insurance is underwritten and issued by The Baltimore Life Insurance Company.

Please refer to policy and riders for definitions and exclusions, and the **Agent's Product Guide Form 8782** for complete details on this product.