



## aPriority<sup>®</sup> Whole Life

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### *What's important to you financially?*

- Would your family be able to replace lost income if an income provider dies?
- Does your family have enough savings to pay the bills for a long amount of time?
- Would your family debts, education and child care expenses be covered if an income disappears?

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### *Here are just a few challenges your family might face if a wage earner is suddenly gone:*

- Almost half of women in the U.S. are either primary or co-breadwinners, where their income helps with family survival.<sup>1</sup>
- Average child care costs can range between \$11,000 and \$16,000 per year for one child before preschool.<sup>2</sup>
- Your mortgage, utilities and other living expenses will continue, and possibly increase.



The Baltimore Life Insurance Company  
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aPriority® Whole Life can help you take care of what's important. It provides a solid, permanent foundation for your family's financial future.

Here's how. . .

- Insurance coverage starting as low as \$15,000 with non-tobacco rates for healthy lifestyles
- Guaranteed life insurance coverage until age 100 with an option to have your policy paid up in 20 years
- The amount of premium you pay and the amount of insurance are fully guaranteed *not* to decrease
- Cash value accumulation that grows tax-deferred
- Dividends payable to the policy owner when declared by the company (*Dividends are not guaranteed*)
- The option to pay premiums automatically from your cash value as a policy loan if you are temporarily unable to pay\*



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aPriority® Whole Life long-term value to meet your needs! Customize your policy with. . .

- *Accidental Death Benefit Rider* – Receive an additional death benefit upon the accidental death of the insured before age 70.
- *Waiver of Premium Rider* – Baltimore Life will continue paying your premiums if the insured becomes totally disabled (*as defined in the rider*) before age 60 until recovery or the policy ends.
- *Children's Insurance Benefit Rider* – Protect all your current and future children with term insurance. The coverage continues to the child's age 25 or the insured's age 70, whichever comes first.
- *Non-Occupational Disability Income Rider* – Receive a monthly benefit for up to two years if you become totally disabled (*as defined in the rider*). Available for ages 18-55.
- *Accelerated Death Benefit Rider* – Receive a portion of your death benefit if you are diagnosed with a terminal illness or are confined to a qualified nursing facility. This rider is automatically included with your policy at no extra cost to you.
- *Single Premium Additional Insurance Rider* – Purchase additional, fully-paid insurance with a single premium.
- *Guaranteed Insurability Option* – This rider provides you with the option to purchase additional insurance at regular intervals to age 40 with no health exam or other evidence of insurability.

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*Riders are not available in all states. Refer to the policy and riders for definitions and exclusions. Optional rider coverage may require the payment of additional premium unless otherwise noted.*

<sup>1</sup> Glynn, S.J. *Breadwinning Mothers Are Critical to Families' Economic Security*. (2021, March 29). Center for American Progress. <https://www.americanprogress.org/issues/women/news/2021/03/29/497658/breadwinning-mothers-critical-familys-economic-security/>

<sup>2</sup> Workman, S. *The True Cost of High-Quality Child Care Across the United States*. (2021, June 28). Center for American Progress. <https://www.americanprogress.org/issues/early-childhood/reports/2021/06/28/501067/true-cost-high-quality-child-care-across-united-states/>

\* If a premium remains unpaid at the end of a Grace Period, coverage will end as of the due date unless the Policy has a Net Cash Value. If so, and You have not requested a cash value benefit, coverage under this Policy may be continued under an automatic premium loan (APL).

Comments contained in this brochure reflect our understanding of the current tax law treatment of this type of product. However, the laws are subject to different interpretations and changes. This brochure is not a contract and descriptions of policy provisions are only partial. Use with Baltimore Life policy Form ICC17-8723 or state-specific Form 8723, where applicable. Product and/or riders not available in all states.

Our agents do not provide tax advice, please consult with your tax advisor about this product and your personal situation. aPriority® Whole Life is underwritten and issued by The Baltimore Life Insurance Company in Owings Mills, Maryland.