



# Bridge Your Assets

*So your legacy lives on*



The Baltimore Life<sup>®</sup>  
COMPANIES

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Baltlife.com



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As years pass, like others, you probably accumulated money in one or more of the following financial vehicles:

- Certificates of Deposit
- Mutual Funds
- Stocks
- Bonds

**Are all of your cash assets needed for daily living expenses?**

**Will these funds be needed for future emergencies?**

**Do you want to substantially increase the assets you pass onto your heirs?**

In most situations, people want to transfer portions of their liquid assets to:

- Children
- Grandchildren
- Place of Worship
- Favorite Charity
- Alma Mater



And, they like the transfer process to be easy and understandable.

# Key Questions to Consider

- Do you have liquid assets that will not be used for daily living expenses or for other purposes while you are alive?
- Does the idea of reducing your taxable income while increasing your estate interest you?
- Would you like to avoid probate cost and possible delays for your heirs when settling your estate?
- Would you like to have access to your cash\* in case of an emergency or a catastrophic illness?

*\*Refer to the rider for complete terms and conditions. Use with Baltimore Life rider Form 8014 and state specific variations, where applicable.*



If any of your answers are YES, consider the benefits a  
**Single Premium Whole Life Insurance  
Policy (SPWL)**  
from Baltimore Life:

- Increase your estate
- Provide an income tax-free inheritance to your beneficiaries
- Pass money directly to beneficiaries avoiding probate costs
- Receive a guaranteed death benefit for life
- Access your guaranteed cash values for financial emergencies
- Receive a portion of your death benefit while living in case of a catastrophic illness:
  - Terminal Illness
  - Nursing Home Confinement
  - Home Health Care/Adult Day Care

*Refer to the policy for complete terms and conditions. Use with Baltimore Life policy Form ICC18-7982, rider Form 8014, and state specific variations, where applicable. Product not available in all states.*



# Increase Your Estate

with an income tax free death benefit using Baltimore Life's Single Premium Whole Life!

<b>Male Non-Tobacco User Standard</b>	<b>Current Liquid Assets</b> Not used for daily living expenses	<b>Income Tax-Free Death Benefit</b> When liquid assets are used to purchase a Single Premium Whole Life policy	<b>Increase in Your Estate Value</b>
<b>Age 60</b>	<b>\$50,000</b>	<b>\$90,579</b>	<b>\$40,579</b>
<b>Age 65</b>	<b>\$50,000</b>	<b>\$80,385</b>	<b>\$30,385</b>
<b>Age 70</b>	<b>\$50,000</b>	<b>\$72,150</b>	<b>\$22,150</b>
<b>Female Non-Tobacco User Special</b>	<b>Current Liquid Assets</b> Not used for daily living expenses	<b>Tax-Free Death Benefit</b> When liquid assets are used to purchase a Single Premium Whole Life policy	<b>Increase in Your Estate Value</b>
<b>Age 60</b>	<b>\$50,000</b>	<b>\$104,166</b>	<b>\$54,166</b>
<b>Age 65</b>	<b>\$50,000</b>	<b>\$90,909</b>	<b>\$40,909</b>
<b>Age 70</b>	<b>\$50,000</b>	<b>\$80,515</b>	<b>\$30,515</b>

*Comments here reflect our understanding of the current tax law treatment of this type of product. However, the laws are subject to different interpretations and changes. Our agents do not provide tax advice. Please consult with your tax advisor about this product and your personal situation.*



# What if you used funds from a Certificate of Deposit (CD) to fund your single premium whole life policy?

## Example:

- Jane a 65 year old female non-tobacco user, has \$50,000 in a CD earning 3% interest rate and being taxed at a combined rate of 24%.
- Jane intends to pass the money in her CD as a gift to her grandchildren upon her death.
- By simply using the \$50,000 to pay premium for a Single Premium Whole Life policy, she could purchase a \$90,909 income tax free death benefit naming her grandchildren as beneficiaries.



*Jane has increased her estate by \$40,909. It would take 27 years to grow this additional amount of cash in the same CD.\**

*\*Life insurance is not an investment and it is not FDIC insured.*

# Receive Your Death Benefit while Living

in the event of a catastrophic illness using Single Premium Whole Life!

## Living Benefit Rider Options:

- If the event of a terminal illness or permanent confinement to a nursing home, extended home health care, adult day care or other qualified care facility...
  - A percentage of the entire life insurance death benefit can be accessed and used as a living benefit.\*
  - You can maintain a certain amount of life insurance to be paid as an income tax-free death benefit and accelerate as a living benefit a percentage of the remaining death benefit.

*\*Refer to the rider for complete terms and conditions. Use with Baltimore Life rider Form 8014 and state specific variations, where applicable.*



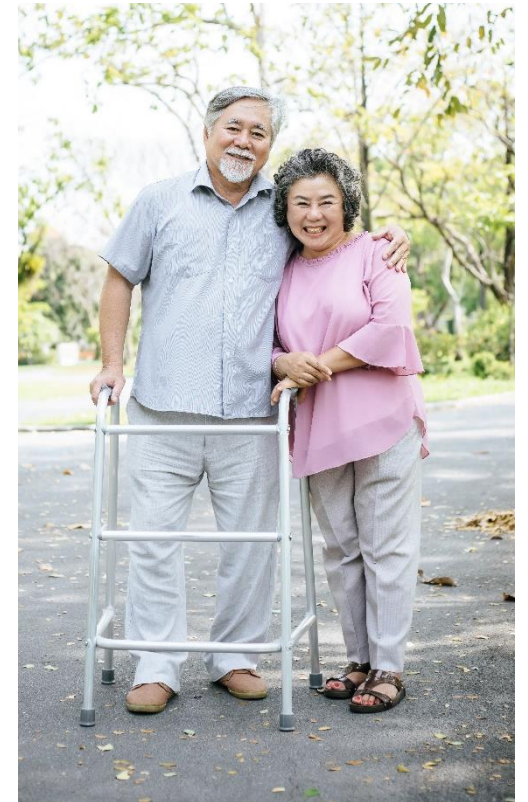
# Receive Your Death Benefit while Living

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## Examples of Living Benefit Rider Options:

A Single Premium Whole Life policy offering a \$50,000 life insurance death benefit could provide the following Living Benefit Rider options:

- In the event of...
  - Terminal Illness: Maximum Living Benefit = \$47,250
  - Qualified Nursing Home: Maximum Living Benefit = \$44,750
  - Adult Day Care, Home Health Care, and other Qualified Care Facility:  
Maximum Living Benefit = \$39,750



*Refer to the rider for complete terms and conditions. Use with Baltimore Life rider Form 8014 and state specific variations, where applicable.*



If it is your desire to transfer portions of your liquid assets and increase the amount of a gift to:

Your Children

Your Grandchildren

Your Place of Worship

Your Favorite Charity

Your Alma Mater

Single Premium Whole Life may be your best option. Find out if you qualify!

*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 ICC18-7982, rider Form 8014, and state specific variations, where applicable. Product not available in all states.*