

Silver Guard[®]

Simplified Issue Senior Life Insurance



Peace of mind for you and for your family, when it's needed most.

Regardless of the type of funeral one thing is certain, when a family member dies, the survivors suddenly find themselves confronted with major expenses. Besides needing money for funeral and burial costs, you may need money for:

- outstanding medical expenses not covered by insurance or government programs; or
- legal expenses related to estate settlement

The following chart shows typical costs (*which can vary depending on where you live*):

Average costs for funeral and medical		
\$8,755 funeral and burial expenses ¹	+	\$11,618 end-of-life medical costs ²
A combined expense of \$20,373		

Many families have gone into heavy debt to make these payments. But there's a simple way to help your family avoid these problems — **Silver Guard[®]** life insurance from The Baltimore Life Insurance Company.

Guarantees for your peace of mind

Silver Guard[®] I and II are Whole Life insurance policies designed to give you and your loved ones the following important guarantees:

- **Guaranteed Level Premiums**
Your premiums are fixed from the date of issue and will never increase for the life of your policy.
- **Guaranteed Cash Value Accumulation**
Over time, cash values may be available to help you if you have a financial emergency.
- **Guaranteed Non-Cancelable**
As long as your scheduled premium payments are made, your insurance coverage will never be canceled, no matter what.

We offer all of the above with no medical exams or blood tests required. Just answer the health questions on the application.

¹ NFDA 2017 General Price List Survey (Rep.). (n.d.). Retrieved December 13, 2018, from National Funeral Directors Association website: nfda.org/news/statistics#4. **NOTE TO VIRGINIA RESIDENTS:** This life insurance does not specifically cover funeral goods or services, and may not cover the entire cost of your funeral at the time of your death. The beneficiary of this life insurance may use the proceeds for any purpose, unless otherwise directed.

² Olya, G. (2018, August 27). The Cost of Dying in All 50 States. Retrieved December 13, 2018, from <https://www.gobankingrates.com/saving-money/savings-advice/cost-of-dying-states/>

Silver Guard® I

Guaranteed Level Death Benefit

From the date of issue, *your death benefit remains level and can never decrease* providing there are no outstanding policy loans.

Additional Benefits

- **\$1,000 Cash Draft Benefit**

Up to \$1,000 of the policy's death benefit can be made immediately available after the insured's death. The cash draft form is automatically included when your policy is issued. Its purpose is to provide your beneficiary with income to cover necessities until the claim is settled. After the attending physician certifies the cash draft form, it can be taken to a local bank. The bank will call Baltimore Life for verification, and if the policy is still in force, we will authorize payment of the draft.

This benefit is available from Baltimore Life free of charge and does not affect the premium. The death benefit will be reduced by the \$1,000 cash draft amount. Policy must be in force for two years before this benefit is available.

- **Accidental Death Benefit Rider**

By adding this rider, if death is caused by an accident, the policy pays a death benefit plus an additional amount equal to the face amount of your policy when it was issued.

This benefit is only available on Silver Guard® I Life Pay. This rider is not available in all states.

- **Premium Pay Options to Suit Your Needs, Guaranteed**

Silver Guard can be issued with a premium schedule for the life of the policy (**Life Pay**) or on a limited payment basis with premiums payable for 10 years (**10 Pay**). For 10 Pay plans, at the end of the premium paying period, the policy is guaranteed paid up for life, no matter what happens to interest rates.

Silver Guard® II

Guaranteed Graded Death Benefit

For most individuals who cannot qualify for Silver Guard I, there is an alternative — *Silver Guard II*. When death is from *natural* causes, the same great benefit is available with Silver Guard II:

- **25%** of the policy face value in year one of coverage
- **50%** of the policy face value in year two of coverage
- **100%** of the policy face value in year three of coverage and thereafter
- **100%** of the policy face value if the death is caused by an accident from the very first day!



Cash when you need it most, without worry

Level Premiums

Once your policy is issued, your *premiums never increase, ever!*

Cash Values

Over time, *cash value may be available to help you if you have a financial emergency.*

Non-Cancelable Insurance Coverage

As long as your premiums are paid and questions are truthfully answered at the time of the application, *your policy cannot be cancelled.*

Contact us for more information about Silver Guard Simplified Issue Senior Life Insurance:

The Baltimore Life Insurance Company

10075 Red Run Boulevard | Owings Mills, MD 21117-4871

(800) 628-5433 | (410) 581-6600 | baltlife.com



The Baltimore Life®
COMPANIES

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."