



aPriority™ Universal Life

Your family's peace of mind is guaranteed.

- You can maintain coverage without worrying about price or interest rate changes.
- You'll provide an income tax-free death benefit for your beneficiaries.
- Stop worrying about covering outstanding debt, college costs, or income loss.



The Baltimore Life Insurance Company
10075 Red Run Boulevard | Owings Mills, MD 21117
(800) 628-5433 | (410) 581-6600 | baltlife.com

Baltimore Life's aPriority™ Universal Life is a flexible way to protect your family's financial future.

- *If you die prematurely, would your family be able maintain their lifestyle?*
- *Would they be able to pay the mortgage and other debts?*
- *Will your children's educational dreams become a reality?*



Affordable and adjustable, here's what aPriority™ Universal Life offers:

- Premium payment methods and frequency that suit you
- A *no-lapse guarantee*¹—you keep your insurance in-force no matter what as long as the specified minimum premium payment is made
- Cash value accumulation that grows tax deferred
- Guaranteed insurance coverage until age 100
- Insurance coverage starting as low as \$25,000 with non-tobacco rates for healthy lifestyles
- You can choose to add riders that offer added value and benefits.

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.

¹ Any deviation in the premium amount, timing, or frequency of premium payments (including the initial premium and any 1035 Exchange amounts) and any changes to the policy, including but not limited to policy loans or partial withdrawals from your policy's cash value and changes in coverage, will have a direct impact on the policy's values and may void the lifetime insurance guarantee. You should discuss the effects of policy changes with your agent to ensure your lifetime insurance guarantee remains intact.

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 ICC17-8725 or state specific variation (Form 8725), 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™ Universal Life is underwritten and issued by The Baltimore Life Insurance Company in Owings Mills, Maryland.