

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		
\$9,135 funeral and burial expenses ¹	+	\$9,530 out-of-pocket end-of-life medical expenses ²
A combined expense of \$18,665		

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[®] is a whole life insurance policy 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. (2019, December 19). 2019 NFDA general price List study shows funeral costs not rising as fast as rate of inflation. National Funeral Directors Association (NFDA). <https://nfda.org/news/media-center/nfda-news-releases/id/4797/2019-nfda-general-price-list-study-shows-funeral-costs-not-rising-as-fast-as-rate-of-inflation>. **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 French, E., Jones, J. B., Kelly, E., & McCauley, J. (2019, November 19). End-of-Life Medical Expenses. Federal Reserve Bank of Richmond. https://www.richmondfed.org/-/media/richmondfedorg/publications/research/working_papers/2018/pdf/wp18-18.pdf.

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**

\$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 with your policy when 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.

- **Accelerated Death Benefit Rider**

This benefit allows you to receive a portion of your death benefit if you are diagnosed with a terminal illness. This rider can be added to your policy at no extra cost to you.

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.

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 canceled.*



Cash when you need it most, without worry

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

The Baltimore Life Insurance Company

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

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



The Baltimore Life[®]
COMPANIES

baltlife.com



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."

This document is not a contract and descriptions of policy provisions are only partial. 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 ICC18-8722 and rider Forms 7922 and ICC19-8871; and state specific variations, where applicable. Product not available in all states.
Form M-8660-1021