



Silver Guard Series Rate Book

Independent Sales

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Plan Information

The Plans

The Silver Guard Series: Simplified issue, whole life insurance policies designed for final expense needs. Non-participating whole life policies that offer your client guaranteed premiums and death benefits. Refer to Form 7641, Silver Guard Approval and Forms List, for specific product availability in your state.

Silver Guard I (Forms 6071S and 4082S)

A full and immediate death benefit product that offers your client the flexibility to choose a life-pay premium schedule or an abbreviated 10-pay policy. To meet the underwriting requirements, the applicant must be able to answer "no" to all questions in Part I and Part II of the application for insurance (Form 7430 or its state specific version).

Silver Guard II (Forms 6100S and 4059S)

A graded death benefit product with limited benefits for the first two policy years. To meet the underwriting requirements, the applicant must be able to answer "no" to all questions in Part I and no more than one (1) "yes" in Part II of the application for insurance (Form 7430 or its state specific version).

Silver Guard III (Form 7820)

A return-of-premium product with limited benefits during the first three policy years. To meet the underwriting requirements, the applicant must be able to answer "no" to all questions in Part I and no more than two (2) "yes" answers to questions in Part II of the application for insurance (Form 7430 or its state specific version).

Issue Ages (Age last birthday)

Silver Guard I: 40-80 Silver Guard II & III: 40-75

Face Amount

Minimum

\$2,500 minimum (Minimum premium for EFT of \$20 monthly or \$240 annually)

Maximum

Silver Guard I: Ages 40-75 - \$25,000 maximum; Ages 76-80 - \$15,000 maximum

Silver Guard II: \$15,000 maximum

Silver Guard III: \$10,000 maximum

Policy Fee

\$30, non-commissionable

Premium Modes

- Monthly Electronic Funds Transfer (EFT, Bank Draft), Annual, Semi-Annual (SA), or Quarterly (Q). *Note that a Policyholder cannot elect monthly direct bill.*



The Baltimore Life

COMPANIES

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For agent use only. Not for use in sales presentations.

- For a monthly EFT when using a paper application, complete the Monthly Automatic Check Authorization on the application, collect the first monthly premium and a voided blank check. Indicate the payor's preferred draft date in the comments section of the application. Drafts can be the 1st through the 28th of the month, which then becomes the policy issue date. If the applicant does not select a date, the default draft date will be the issue date of the policy.
- For monthly EFT when using *INSpeed*, the draft is processed the next business day.

Death Benefits

Silver Guard I has a level death benefit for all policy years, \$1,000 per unit.

Silver Guard II is a graded death benefit product:

- 25% of the policy face amount in year one of coverage
- 50% of the policy face amount in year two of coverage
- 100% of the policy face amount in year three of coverage and thereafter
- The policy pays 100% of its face value in all policy years if death is due to an accident

Silver Guard III is a return-of-premium product:

- Return of all premium paid, plus simple interest at 6% on those premiums, in the first three years of coverage
- 100% of the policy face amount in year four of coverage and thereafter
- The policy pays 100% of its face value in all policy years if death is due to an accident

Free Look Period

The length of the free look period varies per state. Please see state specific policy for details.

Additional Benefits/Riders

Accidental Death Benefit (Form 3693S)

For an additional premium, the Accidental Death Benefit rider is available for Silver Guard I Life Pay and issue ages 40 – 65. With this rider, Baltimore Life will pay an additional amount equal to the base benefit amount selected for death due to an accident before age 70. Exclusions apply. See rider for specific terms.

Cash Draft Benefit

Up to \$1,000 of the policy's death benefit can be made available soon after the insured's death while the claim is pending. When an attending physician certifies the cash draft form, it can be taken to a local bank. The \$1,000 draft is deducted from the ultimate claim check. This benefit is available from Baltimore Life free of charge and does not affect the premium. A cash draft form is automatically included when the policy is issued. The policy must be in force for two years or longer to use the cash draft feature.

Automatic Premium Loan (APL) Option

This nonforfeiture provision allows Baltimore Life to automatically pay an overdue premium for a policyowner by making a loan against the policy's cash value as long as the cash value equals or exceeds the amount of the premium due. *Note: This provision must be checked "yes" on the application, or it will not apply.*

Issue Ages/Effective Dates/Special Considerations

- The applicant's age at his or her last birthday is the basis for the premium.
- Age is determined based on the date of application.
- The date of underwriting approval shall be the date the policy goes into effect based on the draft date, unless otherwise requested.
- To save age, you may request an effective date up to 30 days prior to the date of application. You may not back date to be eligible for the policy. *Use a paper application only for this request.*
- Policies may be dated up to 60 days in the future. Make this request on the Comments portion of the application. *Use a paper application only for this request.*
- Silver Guard I policies are underwritten using non-tobacco/tobacco guidelines. To qualify for non-tobacco rates, there must be no tobacco use for one year.

Underwriting

Simplified, Jet-Issue, *INSpeed*

- When submitting a paper application, a telephone interview is held with each applicant to verify information on the application by calling toll-free 877.909.7260 at point of sale. The hours are 10:00 AM-10:00 PM EST Monday-Friday.
- For applications enrolled using *INSpeed*, call the *INSpeed* Call Center toll-free at 888.252.3277 or 888.BLC.EAPP. The hours are 10:00 AM - 10:00 PM EST Monday - Friday. An additional telephone interview is not required.
- All applicants, owners, and premium payer via bank draft must sign their paper applications. For *INSpeed* applications, they must be present during enrollment to provide their electronic signature using voice recognition.
- In almost all cases, medical underwriting (including physicals, or physician's statements) will not be used with these policies.

Silver Guard I: Level Death Benefit

Life Pay

Annual Premiums Per \$1000 (Add \$30 Policy Fee)

Male				Female			
Issue Age	Non-Tobacco	Tobacco	Accidental Death Benefit	Issue Age	Non-Tobacco	Tobacco	Accidental Death Benefit
40	24	30	1.03	40	20	24	1.03
41	24	31	1.04	41	20	24	1.04
42	24	32	1.06	42	20	25	1.06
43	25	33	1.07	43	21	26	1.07
44	25	34	1.09	44	21	27	1.09
45	26	36	1.10	45	22	28	1.10
46	27	37	1.13	46	22	28	1.13
47	28	38	1.15	47	22	29	1.15
48	29	39	1.18	48	23	30	1.18
49	30	40	1.20	49	24	31	1.20
50	31	42	1.23	50	25	32	1.23
51	32	44	1.25	51	26	33	1.25
52	33	46	1.28	52	27	34	1.28
53	34	48	1.30	53	28	36	1.30
54	36	50	1.33	54	29	38	1.33
55	38	52	1.35	55	30	40	1.35
56	40	54	1.38	56	31	42	1.38
57	42	57	1.41	57	32	44	1.41
58	44	60	1.44	58	33	46	1.44
59	46	63	1.47	59	35	48	1.47
60	48	66	1.50	60	37	50	1.50
61	50	69	1.53	61	39	52	1.53
62	52	72	1.56	62	41	55	1.56
63	55	76	1.59	63	43	58	1.59
64	58	80	1.62	64	45	61	1.62
65	61	84	1.65	65	47	64	1.65
66	64	88	N/A	66	50	67	N/A
67	67	93	N/A	67	53	70	N/A
68	71	99	N/A	68	56	73	N/A
69	76	107	N/A	69	59	77	N/A
70	81	115	N/A	70	62	82	N/A
71	86	123	N/A	71	66	88	N/A
72	91	131	N/A	72	70	94	N/A
73	97	140	N/A	73	74	100	N/A
74	103	150	N/A	74	79	107	N/A
75	110	160	N/A	75	84	116	N/A
76	118	170	N/A	76	90	126	N/A
77	127	181	N/A	77	97	137	N/A
78	137	193	N/A	78	105	149	N/A
79	147	206	N/A	79	114	162	N/A
80	158	220	N/A	80	125	177	N/A

Factors for calculating other modal premiums are: SA — .53; Q — .27; EFT — .09. To calculate the modal premium, begin with the annual per-unit charge for the base policy, add the annual per-unit charge for the ADB rider (if the rider is available and elected), multiply by the number of \$1,000's of face amount, add the annual policy fee, multiply by the modal premium factor for the mode selected, and round to the nearest cent. Premiums other than annual will result in a higher total annual premium.

Silver Guard I: Level Death Benefit

Ten Pay

Annual Premiums Per \$1000 (Add \$30 Policy Fee)

Male			Female		
Issue Age	Non-Tobacco	Tobacco	Issue Age	Non-Tobacco	Tobacco
40	68	53	40	50	57
41	70	54	41	51	58
42	72	55	42	52	60
43	74	56	43	53	62
44	76	57	44	54	64
45	78	58	45	56	66
46	80	59	46	57	67
47	82	60	47	58	68
48	84	62	48	59	70
49	86	64	49	61	72
50	88	66	50	63	74
51	91	68	51	64	77
52	94	70	52	65	80
53	97	72	53	67	83
54	100	74	54	69	86
55	104	77	55	71	90
56	107	79	56	73	93
57	111	82	57	75	97
58	115	85	58	77	101
59	119	88	59	80	105
60	123	91	60	83	109
61	128	95	61	86	112
62	133	99	62	89	116
63	138	103	63	92	120
64	143	107	64	95	124
65	149	111	65	98	128
66	156	116	66	101	132
67	163	121	67	105	136
68	170	126	68	109	141
69	178	132	69	113	146
70	186	138	70	117	151
71	195	145	71	121	157
72	205	152	72	125	163
73	216	159	73	130	169
74	228	167	74	135	175
75	242	175	75	140	182
76	250	182	76	145	189
77	258	190	77	150	196
78	266	198	78	155	203
79	274	206	79	161	211
80	282	214	80	168	219

Factors for calculating other modal premiums are: SA — .53; Q — .27; EFT —.09. To calculate the modal premium, multiply the annual per-unit charge by the number of \$1,000's of face amount, add the annual policy fee, multiply by the modal premium factor for the mode selected, and round to the nearest cent. Premiums other than annual will result in a higher total annual premium.

Silver Guard II: Graded Death Benefit and Silver Guard III: Return of Premium

Life Pay

Annual Premiums Per \$1000 (Add \$30 Policy Fee)

Issue Age	Male	Female
	Non-Tobacco & Tobacco	Non-Tobacco & Tobacco
40	51	39
41	52	40
42	53	41
43	55	42
44	57	44
45	59	46
46	61	47
47	63	49
48	65	51
49	67	53
50	69	55
51	71	57
52	73	59
53	75	61
54	78	64
55	81	67
56	84	69
57	87	71
58	90	73
59	94	75
60	98	77
61	102	79
62	106	82
63	111	86
64	117	91
65	125	96
66	132	102
67	139	108
68	147	115
69	156	122
70	166	130
71	176	140
72	188	151
73	201	163
74	216	176
75	236	190

Factors for calculating other modal premiums are: SA — .53; Q — .27; EFT — .09. To calculate the modal premium, multiply the annual per-unit charge by the number of \$1,000's of ultimate face amount, add the annual policy fee, multiply by the modal premium factor for the mode selected, and round to the nearest cent. Premiums other than annual will result in a higher total annual premium.

Silver Guard Approval and Forms List

State	Silver Guard I			Silver Guard II		Silver Guard III	Application
	Par	Non-Par	ADB Rider*	Par	Non-Par	Non-Par	
Alabama		✓	✓		✓	✓	7430
Alaska		✓	N/A		✓	✓	7430
Arizona		✓	✓		✓	✓	7430(AZ)
Arkansas		✓	N/A	✓		N/A	7430(AR)
California		✓	N/A		✓	✓	7430(CA)
Colorado		✓	✓		✓	✓	7430(CO)
Connecticut		✓	✓		✓	✓	7430
Delaware		✓	✓		✓	✓	7430
District of Columbia		✓	✓		✓	✓	7430(DC)
Florida		✓	✓		✓	N/A	7430 (FL)
Georgia		✓	✓		✓	✓	7430(GA)
Hawaii		✓	N/A		✓	✓	7430
Idaho		✓	✓		✓	✓	7430
Illinois		✓	✓		✓	✓	7430
Indiana		✓	✓		✓	✓	7430(IN)
Iowa	✓		✓		✓	✓	7430
Kansas	✓		✓	✓		✓	7430(KS)
Louisiana		✓	✓		✓	✓	7430(LA)
Maine		✓	✓		✓	✓	7430(ME)
Maryland		✓	✓		✓	✓	7430(MD)
Massachusetts		✓	N/A		✓	N/A	7430(MA)
Michigan		✓	✓		✓	✓	7430(MI)
Minnesota		✓	✓	N/A	N/A	N/A	7430(MN)
Mississippi		✓	✓		✓	✓	7430
Missouri	✓		✓	✓	N/A	✓	7430(MO)
Montana		✓	N/A		✓	✓	7430
Nebraska		✓	✓		✓	✓	7430
Nevada		✓	✓		✓	N/A	7430
New Hampshire	✓		N/A		✓	N/A	7430(NH)
New Jersey	✓		✓	N/A	N/A	N/A	7430(NJ)
New Mexico		✓	✓		✓	✓	7430(NM)
North Dakota		✓	✓		✓	✓	7430
Ohio		✓	✓		✓	✓	7430(OH)
Oklahoma		✓	N/A		✓	✓	7430(OK)
Oregon		✓	✓		✓	N/A	7430(OR)
Pennsylvania		✓	✓		✓	✓	7430(PA)
Rhode Island		✓	✓		✓	✓	7430
South Carolina		✓	✓	N/A	N/A	✓	7430
South Dakota		✓	✓		✓	✓	7430
Tennessee		✓	✓		✓	✓	7430(TN)
Texas		✓	✓		✓	✓	7430(TX)
Utah		✓	✓		✓	✓	7430
Virginia		✓	✓		✓	✓	7430(VA)
Vermont		✓	✓		✓	✓	7430
West Virginia	✓		✓	N/A	N/A	✓	7430
Wisconsin		✓	N/A		✓	✓	7430(WI)
Wyoming		✓	✓		✓	✓	7430