



## Secure Solutions<sup>®</sup> Single Premium Whole Life Insurance

Maximize your estate, conserve and transfer wealth to the ones you love.



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

*Celebrating over 125 Years of Service*

## Maximize your estate, conserve and transfer wealth to the ones you love.

Like most people, you have spent your adult life working hard, raising children, paying down a mortgage, and funding a college education. Along the way, you have been fortunate enough to save some money for your retirement years and probably invested in safe and secure investments like certificates of deposit, savings bonds, or money market funds. Safe yes, but taxes can inflict a terrible toll on the growth of your assets.

Today, many seniors are concerned about their children and grandchildren's future and wish to transfer a portion of their estate to them upon their death, but are unfortunately unsure as to an effective way to do so. At the same time, many seniors are worried about a catastrophic or prolonged illness and the devastating impact it can have on their accumulated wealth.

## Secure Solutions® Single Premium Whole Life (SPWL) Insurance is an ideal solution.

By simply reallocating a portion of your invested assets to a Secure Solutions® policy issued by Baltimore Life, you can:

- Immediately increase your estate
- Provide beneficiaries an inheritance that's free of federal income tax\*
- Pass money directly to beneficiaries avoiding all probate courts
- Have a guaranteed lifetime death benefit
- Access your guaranteed cash values for financial emergencies
- Receive your death benefit while living in the event of a catastrophic illness:
  - *Terminal Illness*
  - *Nursing Home Confinement*
  - *Home Health Care / Adult Day Care / Other Qualified Care*

## How can Secure Solutions® SPWL help?

Here's an example: "Jane", age 65, non-tobacco user has the following investment portfolio. She has specifically designated the \$50,000 CD to pass to her grandchildren upon her death.

CURRENT PORTFOLIO		CURRENT PORTFOLIO with SPWL	
Certificate of Deposit	\$50,000	SPWL Death Benefit	\$98,814
Mutual Funds	\$25,000	Mutual Funds	\$25,000
Money Market Funds	\$15,000	Money Market Funds	\$15,000
Savings / Checking	\$10,000	Savings / Checking	\$10,000
<b>TOTAL ESTATE AT DEATH</b>	<b>\$100,000</b>	<b>TOTAL ESTATE AT DEATH</b>	<b>\$148,814</b>

By simply moving \$50,000 from the certificate of deposit to a Secure Solutions SPWL policy, "Jane" was able to purchase a \$98,814 death benefit guaranteed for the rest of her life. Immediately, "Jane" increased her estate by 49% and nearly doubled the original gift she intended to leave her grandchildren. In addition, the death benefit will pass income tax

free\* to her grandchildren and she no longer has the tax liability for the interest income earned on the certificate of deposit.

## Secure Solutions® SPWL Benefits

### ***Living Benefits***

Adding the Accelerated Death Benefit Rider to your SPWL policy does not increase your premium, and you are able to accelerate a portion of the policy's death benefit in the event of the insured suffering a catastrophic illness. These valuable living benefits can be exercised if any of the following occur:†

- Terminal Illness
- Permanent confinement to a nursing home / long-term care facility
- Extended home health care / adult day care
- Other qualified care

### ***Liquidity Features***

- Cash values accumulate income-tax deferred year after year
- A portion of your accumulated values can be accessed at any time after the policy has been in force for one year, through a partial surrender or policy loans.

### ***Other Benefits***

- Protection for your lifetime
- Guaranteed Death Benefits and Cash Values
- Upon policy issue, your estate increases immediately
- Creates additional wealth that no other asset can accomplish
- Death Benefits are federal income-tax free to the beneficiary\*

## Who is Eligible for a Secure Solutions SPWL?

- Individuals between the ages of 50 and 85
- Individuals who want to maximize the size of their estate
- Individuals that have accumulated assets specifically to leave to their children, grandchildren or a favorite charity
- Individuals that currently own CD's, annuities, money-market instruments, and treasury securities.
- Qualification is based upon a short application and answering simple health questions. Simplified application with a phone interview by an underwriter!



Ensure your heirs get what you want for them





## About Baltimore Life

Established in 1882, The Baltimore Life Insurance Company has served six generations of policyholders. Emphasizing building and preserving high quality assets has enabled Baltimore Life to uphold its commitments through the years.

Baltimore Life is a member of the Insurance Marketplace Standards Association. IMSA membership promotes ethical market conduct for individual life insurance, annuities, and long-term care insurance.



Baltimore Life's mission includes a commitment to manage our business on a sound financial basis. Current Baltimore Life rating information is available on our web site at [www.baltlife.com](http://www.baltlife.com).



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

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+ Benefits are as defined in the policy.

\* 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. Our agents do not provide tax advice. Please consult with your tax advisor about this product and your personal situation.

This booklet is not a contract and descriptions of policy provisions are only partial. Refer to the policy for complete terms and conditions. Use with Baltimore Life policy Form 7982 and state specific variations, where applicable. Optional rider coverage may require the payment of additional premium unless otherwise noted. Product not available in all states.