

A photograph of a couple holding hands in front of a house. The person on the left is wearing a blue shirt. The person on the right is wearing a ring. The house in the background has a wooden door and a white porch. The scene is set outdoors with greenery and a lawn.

# Home Secure™

Level Term Life Insurance

*Home is where your fondest memories are created.*



## The Facts of Living

- According to the National Safety Council, 1 in 7 people dies either from cancer or heart disease; and nearly 40,000 people die each year in motor vehicle accidents.<sup>1</sup>
- Monthly obligations, such as mortgage payments, groceries and utilities, will continue after the loss of a spouse. In most cases, inflation adds to the financial burden.
- If you own a home, you probably have homeowner's insurance. It's clear that most people see the importance of protecting their home from disaster.

*What about protecting your income from a disaster?*

## Protect one of your most valuable assets with Home Secure™ Term Life Insurance

- Entire application process takes only minutes to complete!
- Be approved over the phone using our INSpeed® application process
- Guaranteed level death benefit to age 100
- Guaranteed premiums during the level premium period

<sup>1</sup> National Safety Council estimates based on data from National Center for Health Statistics and U.S. Census Bureau. Retrieved 8/13/2010 from [http://www.nsc.org/news\\_resources/Documents/nscInjuryFacts2011\\_037.pdf](http://www.nsc.org/news_resources/Documents/nscInjuryFacts2011_037.pdf) and [http://www.nsc.org/news\\_resources/injury\\_and\\_death\\_statistics/Pages/TheOddsOfDyingFrom.aspx](http://www.nsc.org/news_resources/injury_and_death_statistics/Pages/TheOddsOfDyingFrom.aspx)

<sup>2</sup> Only checking or savings account may be used for EFT premium payments. Upon payor's request and after the policy is issued, payor may request direct bill for annual and semiannual premium payments.

<sup>3</sup> Applicable to 15- and 20-Year products only.

- Level premium periods of 15, 20, or 30 years
- Your choice to renew your policy annually after the level premium period
- Annual, semiannual or monthly Electronic Funds Transfer (EFT) to pay premiums<sup>2</sup>
- Range of face amounts:

Minimum Face:

\$50,000 for ages 18-50

\$25,000 for ages 51-65<sup>3</sup>

Maximum Face:

\$300,000 for ages 18-60

\$100,000 for ages 61-65

## How can I qualify for Home Secure?

- You must have closed on a new or refinanced mortgage within the past 36 months.
- The mortgage must be the first mortgage on your primary or secondary residence.
- You must enroll through the INSpeed® application process.

## Enhance your Home Secure™ policy with optional benefits that best suit your needs:

### Disability Income Rider

Baltimore Life's Disability Income Rider covers non-occupational sicknesses and accidents.

The rider will pay you a monthly benefit for up to two years during a "total disability" (as defined in the rider). And, if after returning to gainful, full-time employment for at least



six months you become disabled again from the same or a related cause, you will receive benefits for another two years.<sup>4</sup>

- Guaranteed renewable rider
- Available for issue ages 18-55
- Easy to qualify

*Please refer to rider Form 8196 or policy illustration for details.*

### **Return of Premium Benefit<sup>5</sup>**

If you live through the level premium period, you may be eligible for a refund of the premiums you've paid. Adding the *Return of Premium* (ROP) benefit assures that your hard-earned money is returned to you if you outlive your policy. And, after receiving the Return of Premium benefit, you may continue your policy until age 100. Use the money to enhance your retirement years or for whatever personal needs or desires you have!

In addition, electing the ROP benefit allows your policy to build cash value that can be accessed for money in the event of a financial emergency. *Please refer to Forms ICC10 8167-ROP or 8167-ROP, or the illustration for details.*

### **Disability Waiver of Premium Rider**

With the *Disability Waiver of Premium Rider*, Baltimore Life will pay your policy premiums for you if you become "totally disabled" (as defined in your policy) before age 60. We'll continue to pay your premiums until you recover or the policy ends. This rider is available for issue ages 18-55. *Please refer to rider Form 7924 or policy illustration for details.*

### **Accelerated Death Benefit Rider<sup>5,6</sup>**

The *Accelerated Death Benefit Rider* is automatically added to your Home Secure™ policy, where approved, at no cost to



**you!** Baltimore Life will pay an advanced portion of your policy's death benefit if you are diagnosed with a terminal illness or permanently confined to a qualified nursing facility (as defined in the rider). *Please refer to rider Form 8216 or policy illustration for details.*

### **Conversion option**

The Home Secure™ Term Life Insurance policy can be converted to a permanent life insurance policy up to the end of the level premium period or your 70th birthday, whichever is earlier.

<sup>4</sup> An initial 90-day waiting period (elimination period) applies. Exclusions and limitations as well as state exceptions apply.

<sup>5</sup> Policy must be in force and all premiums have been paid; any policy loan or debts will be deducted from amount to be paid. Withdrawal payments may be delayed up to six months after a request is received. Policy loan interest rate will not exceed 8%.

<sup>6</sup> Any benefit received under this rider may be subject to taxes or may affect your eligibility for Medicaid or other benefits. Comments here reflect our understanding of the current tax law treatment of accelerated death benefits. However, the laws are subject to different interpretations and changes. Our agents do not provide tax advice. Please consult with your tax advisor about your personal situation if you are claiming a benefit under this rider.



# The Baltimore Life Insurance Company

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.”



For more information, please visit [www.baltlife.com](http://www.baltlife.com) or call 1.800.628.5433.



The Baltimore Life®  
COMPANIES

The Baltimore Life Insurance Company  
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This booklet is not a contract and descriptions of policy provisions are only partial. Refer to the policy for complete terms and conditions. Premiums are guaranteed for the level premium period and will increase thereafter. Optional rider coverage requires the payment of additional premium unless otherwise noted. Use with Baltimore Life policy Forms ICC10 8167 or ICC10 8167-ROP, or state specific variations 8167-ROP or 8167, where applicable. Product and/or riders not available in all states.

Form 8317-1211