



iProvide™ Whole Life

Product Summary and Description

iProvide™ Whole Life with simplified underwriting offers a non-par permanent life insurance policy with a level fully guaranteed death benefit or a return-of-premium (ROP) policy with a limited death benefit option.

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|--|--|--|---|-----------------------------------|
| FACE AMOUNTS | Min Face: | \$2,500* | | |
| | Max Face: | Preferred Level Death Benefit | Standard Level Death Benefit | Modified ROP Death Benefit |
| | | Ages 45-50: \$35,000 Ages 51-70: \$50,000 Ages 71-80: \$35,000 Ages over 80: \$15,000 | Ages 45-80: \$25,000 Ages over 80: \$15,000 | All Ages: \$15,000 |
| <i>*Min face is subject to \$240 min annualized premium.</i> | | | | |
| ISSUE AGES | Premium Class: | Preferred | Standard | Modified ROP Death Benefit |
| | Min Age: | 45 | 45 | 45 |
| | Max Age: | 89** | 89** | 80** |
| | **Exceptions: | <i>Single Pay:</i> Age 85 max <i>20 Pay:</i> Age 80 max | <i>Single Pay:</i> Age 80 max <i>20 Pay:</i> Age 80 max | Male, tobacco max age is 75 |
| <i>Age last birthday is based on the date of issue.</i> | | | | |
| CLASSES | UNDERWRITING CLASSES: Preferred, Standard, Modified | | PREMIUM CLASSES: Tobacco and Nontobacco | |
| MODIFIED DEATH BENEFIT | Limited death benefit in the first two policy years equals 110% of the premium paid. | | | |
| PREMIUMS | Level to attained age 120 EFT options are available Day of the month 1 to 28 Social Security Billing: 2 nd , 3 rd , 4 th Wednesday; or 1 st or 3 rd of the month <i>20 Pay and Single Premium are not available for ROP Death Benefit</i> | | | |
| RIDERS | Accidental Death Benefit - Level Pay and 20 Pay only (not available on Modified and Single Pay) Accelerated Death Benefit - Terminal Illness*** <i>***Automatically included at no additional cost unless the proposed insured/owner opts out.</i> | | | |
| PRE-APP | Pre-App 'eligibility' underwriting decisions – know before submitting the application. | | | |
| E-APPLICATION | 100% point-of-sale UW decisions – no routine phone interview, and reflexive health questions for more accurate UW decisions | | | |
| MATURITY | No maturity or endowment date/age, coverage continues until death. | | | |
| ILLUSTRATION | Non-illustrated product. On-screen premiums and benefit amounts are available. | | | |
| APPLICATION | ICC22-9027 or state-specific Form 9027 (in states where applicable) <i>Refer to Form 9054 State Approval and Forms List.</i> | | | |
| POLICY | ICC22-9025 20 Pay to Level Pay Level Death Benefit State-specific Form 9025 | ICC22-9028 Single Pay Level Death Benefit State-specific Form 9028 | ICC22-9026 Level Pay ROP Death Benefit State-specific Form 9026 | |
| <i>Refer to Form 9054 State Approval and Forms List.</i> | | | | |

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iProvide™ Whole Life is underwritten and issued by The Baltimore Life Insurance Company. Please refer to the policy and riders for definitions and exclusions, and the Agent Product and Underwriting Guide Form 9055 for complete details on this product.

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