

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.

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
*Min face is subject to \$240 min annualized premium.				
ISSUE AGES	Premium Class:	Preferred	Standard	Modified ROP Death Benefit
	Min Age:	45	45	45
	Max Age:	89**	89**	80**
	**Exceptions:	Single Pay: Age 85 max 20 Pay: Age 80 max	Single Pay: Age 80 max 20 Pay: Age 80 max	Male, tobacco max age is 75
	Age last birthday is based on the date of issue.			
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	<ul style="list-style-type: none"> Level to attained age 120 EFT options are available. Day of the month 1 to 28 Social Security Billing: 2nd, 3rd, 4th Wednesday; or 1st or 3rd of the month <p><i>20 Pay and Single Premium are not available for ROP Death Benefit</i></p>			
RIDERS	<ul style="list-style-type: none"> Accidental Death Benefit - Level Pay and 20 Pay only (not available on Modified and Single Pay) Accelerated Death Benefit - Terminal Illness*** <p>***Automatically included at no additional cost unless the proposed insured/owner opts out.</p>			
CASH DRAFT BENEFIT	Upon death, the beneficiary can receive a \$1,000 cash draft to cover necessities until the death claim is settled.			
PRE-APP	Pre-App 'eligibility' underwriting decisions – know before submitting the application.			
E-APP	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 <i>Refer to Form 9054 State Approval and Forms List.</i>	ICC22-9028 Single Pay Level Death Benefit State-specific Form 9028	ICC22-9026 Level Pay ROP Death Benefit State-specific Form 9026	

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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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