

Accelerated Death Benefit Rider

life insurance benefits to help cope with a serious illness



your family peace of mind knowing that they will not be faced with a mountain of medical bills, and that they will still have some money to help get back on their feet after your death.

The Accelerated Death Benefit Rider is available at no extra charge with Baltimore Life's portfolio of life insurance products:

- aPriority® Whole Life – featuring guaranteed premiums and cash values
- aPriority® Level Term – valuable life insurance protection at a reasonable cost

Adding the Accelerated Death Benefit Rider to these products will provide you and your family with peace of mind and extra flexibility in the event of a terminal illness.

Talk to your Baltimore Life agent today about this helpful living benefit rider.

We usually think of life insurance as something that helps us only after a loved one dies. However, with Baltimore Life's Accelerated Death Benefit Rider, you can receive part of your life insurance benefits while you are still alive if you are diagnosed with a terminal illness or require nursing home care. It gives you the security that, if you become seriously ill, you have additional financial resources if needed. **This added protection is available at no additional cost when you purchase your policy.**

The Accelerated Death Benefit Rider allows you collect part of your death benefit if you come down with a terminal disease or if you are confined to a nursing home:

- Terminal illness – Maximum payment of 75% of eligible death benefit
- Nursing home confinement – Maximum payment of 50% of eligible death benefit

You can receive these payments before you die to help cover the costs of a terminal illness. Your beneficiaries will then receive the remaining balance of your life insurance policy face value upon your death. This gives



The Baltimore Life®
COMPANIES

Owings Mills, Maryland
www.baltlife.com

Baltimore Life agents do not provide tax advice. Please consult with your tax advisor about this product and your personal situation.

aPriority® Whole Life and aPriority® Level Term are underwritten and issued by The Baltimore Life Insurance Company, Owings Mills, MD. For use with Baltimore Life Policy Forms ICC17-8723 and ICC17-8724 (or state-specific versions, where applicable). Accelerated Death Benefit Rider forms 8216 or 8245 (in CA, CT, FL). Products and/or rider are not available in all states.