

What's financially important to you?

- Would your family be able to replace lost income if an income provider dies?
- Does your family have enough savings to pay the bills for an extended period of time?
- Would your family debts, education and child care expenses be covered if an income disappears?

aPriority® Whole Life

Here are just a few challenges your family might face if a wage earner is suddenly gone:

- Almost half of women in the U.S. are either primary or co-breadwinners, where their income helps with family survival. ¹
- Average child care costs can range between \$11,000 and \$16,000 per year for one child before preschool.²
- Your mortgage, utilities and other living expenses will continue, and possibly increase.

Make aPriority® Whole Life the priority for your family.



¹ Glynn, S.J. Breadwinning Mothers Are Critical to Families' Economic Security. (2021, March 29). Center for American Progress. https://www.americanprogress.org/issues/women/news/2021/03/29/497658/breadwinning-mothers-critical-familys-economic-security/

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. This brochure is not a contract and descriptions of policy provisions are only partial. Use with Baltimore Life policy Form ICC17-8723 or state-specific Form 8723, where applicable. Product and/or riders not available in all states.

Our agents do not provide tax advice, please consult with your tax advisor about this product and your personal situation. aPriority® Whole Life is underwritten and issued by The Baltimore Life Insurance Company in Owings Mills, Maryland.

² Workman, S. The True Cost of High-Quality Child Care Across the United States. (2021, June 28). Center for American Progress. https://www.americanprogress.org/issues/early-childhood/reports/2021/06/28/501067/true-cost-high-quality-child-care-across-united-states/