



*Baltimore Life's aPriority® Term Life is a non-participating term life insurance product with simplified underwriting.*

*It offers your clients:*

- Guaranteed Level death benefits to attained age 100
- Premium periods of 10, 15, 20 and 30 years
- Guaranteed level, initial premium period
- Attained age ART-type premiums after initial period
- Conversion / Exchange Privilege

*The policy's face may be converted to any permanent product without evidence of insurability, and without any improvement in the insured's underwriting or risk class!*

*Check out the features*

**Underwriting Classes**

- **Standard:** Standard-Table 4
- **Special:** Table 5-8

*Death is certain for all of us.  
The question is: "When?"*

*The answer: aPriority® Term Life  
for your clients' highest priority -  
their families.*

**Face Amount**

- Minimum as low as \$25,000
- Maximum at \$150,000

*For insureds ages 61-75 at face amounts of \$75,001-\$150,000, three additional health questions are required at time of application.*

**Targeted Health Questions**

- Speeds up the application process, based on face amounts of up through \$150,000 and on issue ages as follows:
  - **Option A** – ages 0-17
  - **Option B** – ages 18-49
  - **Option C** – ages 50-80

*The applied for face amount and eligibility for simplified underwriting through \$150,000 could also be impacted by existing coverage (standard and substandard), as well as prior declines and disability status.*

*Need we say more? Come aboard!*



**IMO Logo**  
*if desired*

**FOR AGENT USE ONLY. NOT FOR USE IN SALES PRESENTATIONS.**

*aPriority® Term Life is underwritten and issued by The Baltimore Life Insurance Company in Owings Mills, Maryland. Use with Baltimore Life policy Forms ICC17-8724 (or 8724 in states where applicable). Descriptions of policy provisions are only partial. Product and/or riders not available in all states.*

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