



Final Expense Sample Policy

The following is a sample policy, not a promise to issue coverage.

Important Notes:

You cannot buy this policy directly from Baltimore Life.

This policy is sold only via licensed Baltimore Life agencies such as Choice Mutual.

To apply, call us at  1-800-644-2926



The Baltimore Life[®]
COMPANIES

Whole Life Insurance Policy

As you read through this Policy, please be aware that capitalized terms are defined in the Defined Terms section of the Policy.

This is a Whole Life Insurance Policy. This Policy insures the life of the Insured. It also gives important benefits to You, the Owner. Subject to the terms of this Policy, insurance is payable if the Insured dies while this Policy is in effect. Premiums are payable for the period shown on the Policy Data Page during the life of the Insured. This Policy is nonparticipating. No dividends will be paid. All benefits are subject to the terms and conditions of the Policy.

This Policy is a legal contract between You and Us. **Please read it carefully.**

Right to Review. Please review Your Policy carefully. You can return this Policy to the agent who sold it to You or to Our Home Office within 10 days after You receive it. If You do, We will refund any premium paid. The Policy will then be treated as if it were never issued.

If this Policy replaces another life insurance policy, You can return it to the agent who sold it to You or to Our Home Office within 30 days after You receive it. If You do, We will refund any premium paid. The Policy will then be treated as if it were never issued.

President

Secretary

In the event You have questions, need information concerning this coverage or if You need assistance in resolving complaints, please contact Your agent or contact Our Home Office at:

The Baltimore Life Insurance Company
10075 Red Run Boulevard
Owings Mills, Maryland 21117-4871
(800) 628 5433
baltlife.com

TABLE OF CONTENTS

	Page
Policy Data Page	3
Defined Terms	3
Basic Policy Facts	3
Premium Payments	4
Cash Value Benefits.....	5
Payment Upon Death of the Insured	6
Other Important Terms	9
Riders/Endorsements	
Copy of Application(s)	

SPECIMEN SAMPLE ONLY - NOT FOR SALE

POLICY DATA PAGE

This page shows specific information about this Policy and is referred to throughout the Policy.

Insured	[Lord Baltimore]	Gender/Issue Age	[Male/50]
Policy Date	[January 1, 2022]	Policy Number	[1234567890]
Policy Face Amount at Issue	[\$1,000.00]	Underwriting Class	[Standard]
Owner	[The Insured]	Premium Class	[Nontobacco]
Beneficiary	As stated in the application or as subsequently changed.		

Schedule of Benefits and Premiums

Description of Policy Plan and Attached Agreements	[Annual] Premium	Period Payable
Whole Life Insurance Policy	[\$30.63]	[70 Years*]
Accidental Death Benefit Rider	[\$13.50]	[15 Years]
Total Annual Premium as of [1/01/2022]:	[\$30.63]	
Total [monthly bank draft] premium as of [1/01/2022] is:	[\$2.68]	

Total Premium on Other Payment Methods are as follows:

[Annual]	[Semi-Annual]	[Quarterly]	[Monthly Bank Draft**]
[\$30.63]	[\$16.23]	[\$8.27]	[\$2.68]

Premium methods of payment other than annual will result in an overall greater annualized premium.

* The premiums for a benefit are payable for the number of years shown, but not beyond the end of the Policy Month in which the Insured's death occurs.

** Monthly bank draft – a rate available if We are authorized by You to receive premium payments directly from Your bank account. If We do not receive payment from Your account due to insufficient funds, We may change Your mode of premium payment to monthly direct bill. In that event, Your monthly premium will become [\$3.06].

This is Policy is non-participating. No dividends will be paid.

[Maryland] Department of Insurance Telephone Number [410-468-2000]

The Baltimore Life Insurance Company

Insured [Lord Baltimore]

Policy Face Amount at Issue: [\$1,000.00]

Policy Number [1234567890]

Table of Guaranteed Cash Value Benefits

End Of Policy Year	Age	January 1	Cash Value*	Reduced Paid Up Insurance*
1	51	1/1/23	\$ 0	\$ 0
2	52	1/1/24	\$ 0	\$ 1
3	53	1/1/25	\$ 16	\$ 47
4	54	1/1/26	\$ 32	\$ 92
5	55	1/1/27	\$ 49	\$ 135
6	56	1/1/28	\$ 66	\$ 176
7	57	1/1/29	\$ 84	\$ 217
8	58	1/1/30	\$ 102	\$ 256
9	59	1/1/31	\$ 121	\$ 293
10	60	1/1/32	\$ 140	\$ 329
11	61	1/1/33	\$ 160	\$ 365
12	62	1/1/34	\$ 180	\$ 398
13	63	1/1/35	\$ 201	\$ 430
14	64	1/1/36	\$ 221	\$ 461
15	65	1/1/37	\$ 243	\$ 491
16	66	1/1/38	\$ 264	\$ 520
17	67	1/1/39	\$ 286	\$ 547
18	68	1/1/40	\$ 308	\$ 573
19	69	1/1/41	\$ 331	\$ 598
20	70	1/1/42	\$ 354	\$ 623
21	71	1/1/43	\$ 377	\$ 646
22	72	1/1/44	\$ 400	\$ 668
23	73	1/1/45	\$ 424	\$ 689
24	74	1/1/46	\$ 447	\$ 709
25	75	1/1/47	\$ 470	\$ 728
26	76	1/1/48	\$ 494	\$ 746
27	77	1/1/49	\$ 517	\$ 763
28	78	1/1/50	\$ 540	\$ 780
29	79	1/1/51	\$ 563	\$ 795
30	80	1/1/52	\$ 585	\$ 810
31	81	1/1/53	\$ 608	\$ 824
32	82	1/1/54	\$ 630	\$ 837
33	83	1/1/55	\$ 651	\$ 849
34	84	1/1/56	\$ 672	\$ 861
35	85	1/1/57	\$ 692	\$ 871
36	86	1/1/58	\$ 711	\$ 881
37	87	1/1/59	\$ 729	\$ 890
38	88	1/1/60	\$ 746	\$ 899
39	89	1/1/61	\$ 762	\$ 906
40	90	1/1/62	\$ 776	\$ 912

The Baltimore Life Insurance Company

Insured [Lord Baltimore]

Policy Face Amount at Issue [1,000.00]

Policy Number [1234567890]

Table of Guaranteed Cash Value Benefits

End Of Policy Year	Age	January 1	Cash Value*	Reduced Paid Up Insurance*
41	91	1/1/63	\$ 788	\$ 918
42	92	1/1/64	\$ 800	\$ 923
43	93	1/1/65	\$ 810	\$ 928
44	94	1/1/66	\$ 820	\$ 932
45	95	1/1/67	\$ 829	\$ 936
46	96	1/1/68	\$ 838	\$ 940
47	97	1/1/69	\$ 847	\$ 943
48	98	1/1/70	\$ 855	\$ 947
49	99	1/1/71	\$ 862	\$ 950
50	100	1/1/72	\$ 868	\$ 952
51	101	1/1/73	\$ 874	\$ 954
52	102	1/1/74	\$ 880	\$ 957
53	103	1/1/75	\$ 884	\$ 958
54	104	1/1/76	\$ 889	\$ 960
55	105	1/1/77	\$ 893	\$ 962
56	106	1/1/78	\$ 897	\$ 963
57	107	1/1/79	\$ 902	\$ 965
58	108	1/1/80	\$ 906	\$ 967
59	109	1/1/81	\$ 910	\$ 968
60	110	1/1/82	\$ 914	\$ 970
61	111	1/1/83	\$ 918	\$ 971
62	112	1/1/84	\$ 922	\$ 973
63	113	1/1/85	\$ 925	\$ 974
64	114	1/1/86	\$ 929	\$ 975
65	115	1/1/87	\$ 932	\$ 976
66	116	1/1/88	\$ 935	\$ 977
67	117	1/1/89	\$ 938	\$ 979
68	118	1/1/90	\$ 941	\$ 980
69	119	1/1/91	\$ 946	\$ 981
70	120	1/1/92	\$ 1,000	\$ 1,000

The Baltimore Life Insurance Company

Insured [Lord Baltimore] **Policy Face Amount at Issue** [1,000.00]
Policy Number [1234567890]

Table of Guaranteed Cash Value Benefits

End Of Policy Year	Age	January 1	Cash Value*	Reduced Paid Up Insurance*
10	60	1/1/32	\$ 140	\$ 329
20	70	1/1/42	\$ 354	\$ 623
25	75	1/1/47	\$ 470	\$ 728
30	80	1/1/52	\$ 585	\$ 810
35	85	1/1/57	\$ 692	\$ 871
40	90	1/1/62	\$ 776	\$ 912
45	95	1/1/67	\$ 829	\$ 936
50	100	1/1/72	\$ 868	\$ 952
55	105	1/1/77	\$ 893	\$ 962
60	110	1/1/82	\$ 914	\$ 970
65	115	1/1/87	\$ 932	\$ 976
70	120	1/1/92	\$ 1,000	\$ 1,000

Amounts change proportionately during policy years.

*These numbers will change if there are any loans. The amount of any reduced paid-up insurance and the period will be determined by applying the Net Cash Value of this Policy as a net single premium at the Attained Age of the Insured for such insurance.

Cash Values and Reduced Paid-Up: 3.75% Annually.

Mortality Table: [Cash Values and Reduced Paid-Up: 2017 CSO, Ultimate ALB, Male Tobacco]

The Baltimore Life Insurance Company

Insured [Lord Baltimore] **Policy Face Amount at Issue** [1,000.00]
Policy Number [1234567890]

Rider Information

Accidental Death Benefit Rider

Insured	Lord Baltimore
Issue Age	[50]
Rider Face Amount	[\$1,000]
Rider Expiry Date	[01/01/2038]
Annual Rider Premium	[\$13.50]
Period Payable	[15 Years]

Accelerated Death Benefit Rider

Insured	Lord Baltimore
Issue Age	[50]
Rider Expiry Date	[N/A]
Annual Rider Premium	[N/A]

SPECIMEN SAMPLE ONLY - NOT FOR SALE

DEFINED TERMS

Before explaining Your benefits, it is important to understand some of the terms that will be used throughout this Policy. All defined terms are capitalized.

Age means actual age on the Insured's last birthday.

Beneficiary is any person designated in Our records to receive the death benefit under this Policy after the Insured dies.

Grace Period is the period of time the Insured will continue to be insured after a premium due has not been paid.

Home Office means The Baltimore Life Insurance Company, 10075 Red Run Boulevard, Owings Mills, MD 21117-4871.

Insured means the person whose life is covered under this Policy.

Irrevocable Beneficiary means an individual(s) designated as a Beneficiary of this Policy, whose interest cannot be revoked without the written consent of that individual(s).

Issue Age is the Age of the Insured on the Policy Date.

Net Cash Value equals the cash value of the Policy plus the cash value of any riders, less any Policy Debt and less any lien.

The **Owner** is the person who owns this Policy, as shown on Our records, and is the person who has contractual rights under this Policy during the lifetime of the Insured.

Policy means the entire agreement between You and Us. The Policy includes the attached copy of the application and any attached riders, amendments, and endorsements.

Policy Anniversary occurs each year on the anniversary of the Policy Date.

Policy Date is the date this Policy goes into effect. Policy anniversaries are measured from the Policy Date.

Policy Debt is the total amount of all outstanding loans and accrued interest.

Policy Face Amount is the amount used in determining the benefit payable, as shown on the Policy Data Page, upon the death of the Insured.

Policy Month means each successive one-month period starting with the Policy Date.

Policy Year means each successive one-year period starting with the Policy Date.

You and **Yours** mean the Owner of the Policy.

We, Our or **Us** means The Baltimore Life Insurance Company.

BASIC POLICY FACTS

This section gives important information about Your Policy.

The Owner

The Insured will be the Owner of this Policy unless the application names another Owner. While this Policy is in effect, unless otherwise provided, You as the Owner have all of the rights in the Policy while the Insured is alive. For purposes of this Policy, the Owner is a permanent Owner. You may change the Owner.

If the Owner is not the Insured, a contingent Owner may be named. If You die before the Insured, the contingent Owner will be the new Owner. If there is no contingent Owner, Your estate becomes the new Owner.

How to Change Ownership of this Policy

You may change the Owner while the Insured is alive. A request to change Owner must be in writing on a form satisfactory to Us. Unless You specify otherwise, the change of ownership will take effect as of the date Your request was signed, subject to any payments We made or actions We took before receipt of the ownership change at Our Home Office. We will send You written confirmation when the change is recorded.

A change in Owner may subject You to income and/or gift tax; please consult Your tax advisor before requesting such change.

The Beneficiary

The Beneficiary is the person entitled to receive the death benefit of this Policy. There may be different classes of Beneficiaries, such as primary and contingent. These classes set the order of payment. There may be more than one Beneficiary in a class. In other words, You may name more than one person as primary Beneficiary or contingent Beneficiary.

We will pay the death benefit to the primary Beneficiary if living at the Insured's death. If You have named more than one primary Beneficiary, We will assume the death benefit is to be paid in equal shares to the primary Beneficiaries. You can specify other than equal shares.

If there are no surviving primary Beneficiaries, We will pay in equal shares to the surviving contingent Beneficiaries. You can specify other than equal shares.

If there are no surviving Beneficiaries, We may pay the estate of the Insured. If there is no estate established at the time of claim, We will pay whomever We deem to be equitably entitled, in accordance with state law and/or regulation.

The interest of any Beneficiary will be subject to any assignment of this Policy that is binding on Us at the time of the Insured's death.

If the Beneficiary dies at the same time as the Insured, or within fifteen days after the death of the Insured, We will pay the death benefit as if the Beneficiary died before the Insured. However, We will not be responsible for any payment We make before We are notified of the Beneficiary's death.

Irrevocable Beneficiary

One or more irrevocable Beneficiaries may be named. If an irrevocable Beneficiary is named, You cannot change the Beneficiary or assign the Policy without his/her written consent.

How to Change the Beneficiary

Unless the Beneficiary is irrevocable, You may change a Beneficiary while the Insured is alive. A request to change Beneficiary must be in writing on a form satisfactory to Us. Unless You specify otherwise, the change of Beneficiary will take effect as of the date Your request was signed, subject to any payments We made or actions We took before receipt of the Beneficiary change at Our Home Office. We will send You written confirmation when the change is recorded.

How to Assign the Policy

You may assign this Policy using a form acceptable to us. However, You will need the written consent of any irrevocable Beneficiaries, if any, in order to assign this Policy. An assignment does not change the ownership. Once we receive a signed copy of the assignment, the Owner's rights and any Beneficiary's or any other person's interest will be subject to the assignment. Unless You specify otherwise, the assignment will take effect as of the date Your request was signed subject to any payments We made or actions We took before receipt of the assignment at Our Home Office. We will not be responsible for the validity of the assignment.

Acceleration of Benefits

If an Accelerated Death Benefit Rider is attached to this Policy, any reduction in death benefits, cash values and premiums will be consistent with the terms of the Accelerated Death Benefit Rider.

PREMIUM PAYMENTS

The first premium is due on or before the Policy Date. After that, a premium is due on the first day of the period it covers. Premiums are payable during the Insured's lifetime for the number of years shown on the Policy Data Page.

Premium Amount

The premium amount shown on the Policy Data Page is based on the gender, Issue Age, premium class and underwriting class of the Insured and the Policy Face Amount.

Where and When to Pay Premiums

All premiums, after the first, are payable to Our Home Office. Premiums can also be paid to an authorized agent in a form acceptable to Us. The Policy Data Page shows the period and frequency of the method of payment. On any premium due date, You can request a change in the payment frequency. Payment frequency methods other than annual are payable at Our discretion. Please note that the total amount of premium paid each year will be higher if the premium is paid by any frequency other than annual.

Grace Period

If any premium after the first is not paid when due, this Policy will continue in effect for 31 days. During the Grace Period, this Policy remains in full force. If the premium remains unpaid at the end of the 31-day period, this Policy will end unless continued under a cash value benefit. Any payment sent by U.S. mail must be postmarked within the Grace Period. If the Insured dies during the Grace Period, We will deduct one month's premium from the death benefit.

Continuation of Coverage Under Automatic Premium Loan

You may only elect the automatic premium loan option at the time of application. Unless You elect this option, it will not be in effect. If You have elected this option, We will automatically loan the amount needed to pay the premium (see Cash Value Benefits), if:

- a premium remains unpaid on the last day of the Grace Period; and
- the Net Cash Value of this Policy exceeds the unpaid premium.

You may notify Us in writing at any time if You do not wish coverage continued in this manner.

If the Net Cash Value is less than the amount needed to pay the premium, and the premium is payable annually, semiannually, or quarterly, the next smaller modal premium will be paid by automatic premium loan. If the Net Cash Value is less than a monthly premium, no automatic premium loan will be made and the Policy will end unless continued under a cash value benefit.

How to Reinstate This Policy

If any premium remains unpaid after the Grace Period, this Policy may be reinstated – that is, put back in effect.

Application for reinstatement must be made during the lifetime of the Insured. Reinstatement must be made within five years from the due date of the first unpaid premium. This Policy may not be reinstated if it was surrendered for its Net Cash Value. Any Policy Debt and any lien on the due date of the overdue premium, with interest from that date, must be repaid or reinstated.

You must provide satisfactory evidence of the Insured's insurability. You will also have to pay all unpaid premiums plus interest at the annual rate of 6% through the date of reinstatement.

Our right to contest the validity of this Policy begins again on the effective date of reinstatement for statements made in the reinstatement application unless the original contestability period has not yet expired. Except for any additional benefit that provides coverage for total and permanent disability or accidental death, We cannot, if there is no fraud, contest the validity of any reinstated policy after it has been in effect during the lifetime of the Insured for two years after the effective date of the reinstatement. (See Contesting This Policy.) We can however end this Policy whenever a premium is not paid within the Grace Period unless the Policy is continued under a cash value benefit (see Cash Value Benefits).

CASH VALUE BENEFITS

This Policy has cash value benefits while the Insured is alive. You may use these benefits. The Table of Guaranteed Cash Value Benefits shows the first Policy Year for which there is cash value. When a premium has been paid in that year, Your cash value benefits start.

Cash values in the Table of Guaranteed Cash Value Benefits assume that premiums have been paid to the end of the Policy Year and there is no Policy Debt and no lien. On request, We will tell You the cash value for any date not shown in the Table of Guaranteed Cash Value Benefits.

Any Net Cash Value and any paid-up nonforfeiture benefit, available under this Policy in the event of default in premium payment due at any time other than on a Policy Anniversary, shall be calculated with allowance for lapse of time and the payment of fractional premiums from the last preceding Policy Anniversary.

The cash value available under this Policy is not less than the minimum values required by, or pursuant to the NAIC Standard Nonforfeiture Law for Life Insurance, Model #808. A detailed statement of the method of computation of the values and benefits has been filed with the Interstate Insurance Product Regulation Commission.

You Can Borrow Money Against the Policy

Upon request and while this Policy is in effect, You can borrow money against the Policy whenever it has a Net Cash Value. The most We will loan is an amount that, together with interest and any unpaid premiums to the end of the current Policy Year, will not exceed the Net Cash Value of the Policy at the end of that current Policy Year.

We can delay making the loan for up to 6 months after We receive Your request, except for any portion to be used to pay premiums on policies with Us.

Loan interest will not exceed an annual rate of 8% and is added to the loan balance at the end of each Policy Year while the loan is outstanding. We will not increase the loan rate more than once in a 12 month period. If You have any Policy Debt outstanding, we will give You 30 days notice before any loan interest rate change. Any interest not paid will become part of the loan and will accrue interest.

You can repay the Policy Debt in part or in full at any time while the Insured is alive and this Policy is in effect.

If the Policy Debt exceeds the cash value plus the cash value of any riders, this Policy will end 31 days after We send you notice at Your last known address and to any assignee of record. All coverage will end even if You send a loan repayment after that time. This Policy may then only be reinstated by application. (See Premium Payments.)

Any Policy Debt and lien outstanding at the Insured's death will reduce the death benefit payable under this Policy. See Payment Upon Death of the Insured.

The Policy shall be the sole security for the loan.

You Can Return the Policy for Cash

This Policy can be returned with a written request for its Net Cash Value. The date of surrender will be the date of receipt of the written request at the Home Office in a form satisfactory to Us. The Policy will terminate and the Net Cash Value will be determined as of the date of surrender. We can delay payment of this Policy's Net Cash Value for up to 6 months after We receive Your request. This Policy will end when We pay this amount.

You Can Continue Coverage as Reduced Paid-Up Life Insurance

This Policy's Net Cash Value can be used to purchase Reduced Paid-Up Life Insurance. The Table of Guaranteed Cash Value Benefits shows the cash value and how much Reduced Paid-Up Life Insurance it can purchase. Your Net Cash Value may be different from the cash value shown if there are any loans or liens.

After this benefit starts, this Policy will continue to have a cash value while the Insured is alive, but will not include any additional benefits or riders. The cash value will be the net single premium for the amount of insurance provided.

You can borrow against the cash value of any Reduced Paid-Up Life Insurance or You can surrender any Reduced Paid-Up Life Insurance for its Net Cash Value.

Using Cash Value After A Premium Remains Unpaid

You may select a cash value benefit during the 60 days immediately following the due date of the unpaid premium. If a premium remains unpaid at the end of a Grace Period, coverage will end as of the premium due date unless the Policy has a Net Cash Value.

If Your policy has Net Cash Value and you elected the automatic premium loan option at the time of application, You may continue coverage using this option (see Continuation of Coverage Under Automatic Premium Loan).

If the automatic premium loan option was not elected at the time of application and there is Net Cash Value, We will continue coverage under the Reduced Paid-Up Life Insurance option (see You can Continue Coverage as Reduced Paid-Up Life Insurance).

Basis of Computations

We use the mortality table shown in the Table of Guaranteed Cash Value Benefits in computing cash values, Reduced Paid-Up Life Insurance amounts.

In Our computation of these values, We assume interest at the annual rate shown in the Table of Guaranteed Cash Value Benefits. We also assume that premiums are received at the start of each Policy Year and that death occurs at the end of the Policy Year. Cash values and paid-up insurance values for Policy Years after those shown in the Table of Guaranteed Cash Value Benefits are calculated in accordance with the Standard Nonforfeiture Law Method using formulas appropriate for an endowment at age 120 life insurance policy and using the adjusted premium for such a policy, as defined by the Interstate Insurance Product Regulation Commission Uniform Standards. After age 120, the death benefit and Net Cash Value are at all times equal to the Policy Face Amount after reduction for any Policy Debt or lien in effect at age 120.

We have filed a detailed statement of the method We use to compute cash value benefits with the Interstate Insurance Product Regulation Commission. All values are greater than or equal to those required by the Interstate Insurance Product Regulation Commission.

PAYMENT UPON DEATH OF THE INSURED

If the Insured dies while this Policy is in effect, We will pay the death benefit to the Beneficiary in a single lump sum. The death benefit is payable as provided in this Policy from Our Home Office when We receive due proof of the death of the Insured satisfactory to Us. When We pay the death benefit, this Policy will end.

Death benefits will include interest from the date of death to the date of payment. Interest will accrue at a rate equal to the rate applicable to proceeds left on deposit with Us. If no such rate is declared by Us, the Two-Year Treasury Constant Maturity Rate as published by the Federal Reserve will be used. In determining the effective annual rate(s), We will use the rate in effect on the date of death. Additional interest will accrue at a rate of 10% annually beginning with the date that is 31 calendar days from the latest of:

- The date we receive due proof of death;
- The date We receive sufficient information to determine Our liability, the extent of the liability and the appropriate payee entitled to the death benefit; and
- The date that legal impediments to payment of the death benefit that depend on the action of parties other than Us are resolved and sufficient evidence of the same is provided to Us. Legal impediments to payment of the death benefit include, but are not limited to:
 - a) the establishment of guardianships and conservatorships;
 - b) the appointment and qualification of trustees, executors and administrators; and

- c) the submission of information required to satisfy state and federal reporting requirements.

SPECIMEN SAMPLE ONLY - NOT FOR SALE

Determining the Death Benefit

The death benefit will include:

- the Policy Face Amount provided by this Policy, as shown on the Policy Data Page;
- any accrued interest;
- any insurance provided by riders; and
- the part of any premium paid for a period beyond the Policy Month of death.

We will subtract:

- any Policy Debt;
- any outstanding lien on this Policy; and
- one month's premium if death occurs during the Grace Period.

Draft Advance

If the Insured dies while this Policy is in effect, the named Beneficiary may request a \$1,000 draft advance of the death benefit. This request will not be granted during the contestable period of the Policy. This request will not be granted when the Policy death benefit is less than \$1,000.

The purpose of this draft advance is to provide the named Beneficiary with immediate funds while the remaining portion of the claim is being settled. Any amounts paid by this draft advance will be deducted from the total death benefit paid by the Policy.

To request the draft advance, the named Beneficiary must complete the draft advance request form, provided by Us.

Draft Advance Restrictions:

- Only the current named Beneficiary as shown in Policy records at the time of the draft advance request is eligible to receive the draft advance.
- Only one draft advance form request will be accepted by Us.
- The draft advance is only applicable to this Policy. All riders are excluded from this benefit.

OTHER IMPORTANT TERMS

This Policy is a Contract

The entire contract consists of this Policy, any attached riders, endorsements, amendments, the attached application(s) and any attached supplemental applications. In entering into this contract, We relied on the accuracy of the statements made in the attached application(s). In the absence of fraud, these statements are representations and not warranties.

Contesting This Policy

We may bring legal action to contest the validity of this Policy if We discover a material misstatement or material omission of fact in the initial application or in a later application that was attached to this Policy. Except for any reinstatement or any additional benefit that provides coverage for total and permanent disability or accidental death, We cannot, if there is no fraud, contest the validity of this Policy more than two years from its Policy Date during the lifetime of the Insured. We can however end this Policy whenever a premium is not paid within the Grace Period unless the Policy is continued under a cash value benefit (see Cash Value Benefits).

Our right to contest the validity of this Policy begins again on the effective date of reinstatement for statements made in the reinstatement application unless the original contestability period has not yet expired. Except for any additional benefit that provides coverage for total and permanent disability or accidental death, We cannot, if there is no fraud, contest the validity of any reinstated policy after it has been in effect during the lifetime of the Insured for two years after the effective date of the reinstatement. We can however end this Policy whenever a premium is not paid within the Grace Period unless the Policy is continued under a cash value benefit (see Cash Value Benefits).

In the event of fraud in the procurement of a policy or reinstatement, We can contest validity more than two years after the Policy or reinstatement took effect if applicable state law in the state where the Policy was delivered or issued for delivery permits Us to do so.

Mistake in Age or Gender

If the Insured's Age or gender shown in the application is misstated, Policy benefits will be based on the Policy Face Amount that the most recent premium paid would have bought at the true Age or the true Age and gender.

Suicide

If the Insured commits suicide while this Policy is in force, while sane or insane, within two years after the Policy Date, this Policy will terminate and We will pay the Beneficiary an amount equal to the sum of all premiums paid less any Policy Debt and any lien. This amount will be paid to the Beneficiary in a single sum.

If the Insured commits suicide while this Policy is in force, while sane or insane, within two years after this Policy is reinstated, this Policy will terminate and We will pay the Beneficiary an amount equal to the premium paid to reinstate this Policy and any premiums paid after reinstatement less any Policy Debt and any lien. This amount will be paid to the Beneficiary in a single sum.

How to Change the Terms of This Policy

In order for changes to this Policy to be effective, any agreements We make with You must be signed by Our President, a Vice President or the Corporate Secretary. No other person, including an insurance agent, can:

- change any of this Policy's terms;
- extend the time for paying premiums; or
- make any agreement that will bind Us.

Conformity with Interstate Insurance Product Regulation Commission Standards

This Policy was approved under the authority of the Interstate Insurance Product Regulation Commission and issued under the Commission standards. Any provision of the Policy that on the provision's effective date is in conflict with the applicable Interstate Insurance Product Regulation Commission standards for this product type in effect as of the provision's effective date of Commission Policy approval is hereby amended to conform to the applicable Interstate Insurance Product Regulation Commission standards in effect as of the provision's effective date of Commission Policy approval.

Written Notices

In the event You have questions, need information concerning this coverage or if You need assistance in resolving complaints, please contact Your agent or You may contact Us at:

The Baltimore Life Insurance Company
10075 Red Run Boulevard
Owings Mills, Maryland 21117-4871

Please include the Policy number

SPECIMEN SAMPLE ONLY - NOT FOR SALE



The Baltimore Life®
COMPANIES

Whole Life Insurance Policy

This is a Whole Life Insurance Policy. This Policy insures the life of the Insured. It also gives important benefits to You, the Owner. Subject to the terms of this Policy, insurance is payable if the Insured dies while this Policy is in effect. Premiums are payable for the period shown on the Policy Data Page during the life of the Insured. This This Policy is nonparticipating. No dividends will be paid. All benefits are subject to the terms and conditions of the Policy.

The Baltimore Life Insurance Company
10075 Red Run Boulevard
Owings Mills, Maryland 21117-4871
(800) 628 5433
baltlife.com

SPECIMEN SAMPLE ONLY - NOT FOR SALE