



# iProvide™ Whole Life

from The Baltimore Life Insurance Company

No matter the type of arrangement, there are standard fees for all end-of-life basic services.

Here's the average median cost you may pay for end-of-life services: <sup>1</sup> <i>The costs vary based on where you live.</i>	
Funeral with burial <b>\$9,420</b>	Funeral with cremation <b>\$6,970</b>
<small>Cemetery, monument, marker, and other cash-advance expenses like flowers and an obituary are not included in the price.</small>	

- The cost of funeral services continue to increase.
- A funeral's median cost has climbed by 6.6%, while a funeral with cremation has seen an increase of 11.3% in the past five years.<sup>1</sup>

*Ease your family's concern and financial burden later in life with iProvide™ Whole Life.*

### Guaranteed Benefit

- From the moment you're covered, your death benefit is fixed and *can never go down*.

### Affordable Guaranteed Premiums

- Your premiums are fixed from the date of issue and *will never increase*.

### Guaranteed Cash Value

- Over time, cash values can be available to help you if you have a financial emergency.

### Guaranteed Non-Cancellable

- As long as your scheduled premium payments are made, your insurance coverage will never be canceled, *no matter what*.

### Simple to Apply

- Short application with a few health questions.
- *No physical exam, no blood testing, no underwriter phone calls.*



The Baltimore Life Insurance Company  
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*Safeguard your family's financial future now with iProvide™ for the time when you can't.*

**Immediate Decision**

- Underwriting decisions are given immediately when you apply.

**Convenient Premium Options**

- Choose how you pay...20 years, single payment, or for life.

**\$1,000 Cash Draft**

- Upon death, your beneficiary can receive a \$1,000 cash draft to cover necessities until the death claim is settled.

**Accelerated Death Benefit**

- Rider at no premium cost to you. Receive up to 75% of your death benefit early if diagnosed with a terminal illness and death is expected within 12 months.

**Accidental Death Benefit**

- Optional protection if death occurs from accidental bodily injury.

**iProvide™ Whole Life**

- Available for ages 45-89
- Coverage amounts from \$2,500-\$50,000

Plan	Death Benefit
<i>Preferred</i>	The face amount applied for on day one determines your death benefit.
<i>Standard</i>	The face amount applied for on day one determines your death benefit.
<i>Modified</i>	<p><i>Within the first two (2) years:</i> If death occurs due to non-accidental reasons, 110% of the premium will be paid as the death benefit.</p> <p><i>In policy year (3) three and beyond,</i> the death benefit payable is based on the policy face amount.</p>



<sup>1</sup>NFPA News Release. 2021 NFPA General Price List Study Shows Funeral Costs Not Rising as Fast as Rate of Inflation. National Funeral Director's Association. (2021, November 4). Retrieved November 3, 2022, from <https://nfpa.org/news/media-center/nfpa-news-releases/id/6182/2021-nfpa-general-price-list-study-shows-funeral-costs-not-rising-as-fast-as-rate-of-inflation>.

*This brochure is not a contract and descriptions of policy provisions are only partial. Use with Baltimore Life Policy Forms ICC22-9025 20-Pay to Level Pay, ICC22-9028 Single Pay, or ICC22-9026 ROP Death Benefit (or state-specific Forms 9025, 9028, 9026, 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. iProvide™ Whole Life is underwritten and issued by The Baltimore Life Insurance Company in Owings Mills, Maryland.*

**NOTE TO VIRGINIA RESIDENTS:** This life insurance does not specifically cover funeral goods or services, and may not cover the entire cost of your funeral at the time of your death. The beneficiary of this life insurance may use the proceeds for any purpose, unless otherwise directed.