

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.

The average nationwide cost for an adult funeral with viewing and burial[1] *The costs vary based on where you live.*	
Funeral with burial **$8,300**	**Funeral with cremation** **$6,280**
*Cemetery, monument, marker, and other cash-advance expenses like flowers and an obituary are **not included** in the price.*	

- The cost of funeral services continue to increase.
- A funeral's median cost has climbed by 5.8%, while a funeral with cremation has seen an increase of 8.1% in the past two years.[1]

Ease your family's concern and a 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.*

You're Covered! Affordable, Guaranteed Premiums that Won't Increase!

- As long as your scheduled premium payments are made, your premiums are locked in and will never increase.

Guaranteed Cash Value

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

Simple to Apply

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

The Baltimore Life® COMPANIES

baltlife.com

Agent's First Last Name
Contact Phone No. | Office Phone No.

Agency Name
Street Address, City, State ZIP Code
baltlife.com/microsite or IMO website

Form 9063A-0724



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.

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

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



[1]National Funeral Director's Association News Release. *2023 NFDA General Price List Study Shows Inflation Increasing Faster than the Cost of a Funeral.* (2023).

This brochure is not a contract, and descriptions of policy provisions are only partial. Please see the policy and riders for details. Product and/or riders not available in all states. Use with Baltimore Life policy form number ICC22-9025, ICC22-9028, or ICC22-9026 (or state variation, where applicable). Please consult your tax advisor to discuss the tax implications of this product and/or 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.