

It's Your **Choice!**

Start planning for a
comfortable retirement
today!

The Baltimore Life Insurance Company was established in 1882 and is a member of the Insurance Marketplace Standards Association. IMSA Membership promotes ethical market conduct for individual life insurance, annuities, and long term care insurance.



Baltimore Life consistently receives strong ratings from both A.M. Best and Standard & Poor's. Current rating information is available on our web site at www.baltlife.com.

Based on generally accepted accounting principles (GAAP), The Baltimore Life Companies have combined assets under management of about three-quarters of a billion dollars. With an emphasis on building and preserving high quality assets, we have kept our commitments to policyowners through the years.



The Baltimore Life
COMPANIES

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Form 7606



Choice
Single Premium
Deferred Annuity
from Baltimore Life

Interest Rate Guaranteed
for 3, 5, or 7 years

Your Choice today?
*To build a
financially secure future.*

Choice SPDA™

3, 5, & 7-Year Annuities

The Choice SPDA™ is a single premium deferred annuity, which gives you three options for a guaranteed interest rate period: 3-years, 5-years or 7-years. Your annuity fund's interest rate will be declared at issue and guaranteed for the period you choose.

For the 5-year and 7-year SPDA, an additional 1 percentage point is added to the declared guaranteed interest rate during the first policy year only. Your SPDA earns interest daily.

After the end of the guaranteed period, your fund begins earning the current interest rate then in effect and could change monthly. However, the interest rate can never be less than the guaranteed minimum of 3%. Your interest accumulations are income-tax deferred and there are no additional charges to you — the result — cash growth in your annuity fund.

Please consult your attorney or tax advisor regarding any tax implications. The information provided herein is provided to explain the policy features and benefits provided by Baltimore Life's annuity product.

This brochure is not a contract offering coverage. Please refer to policy (Forms 7425, 7426, and 7427 and state specific variations) for an explanation of all terms and conditions. Policy not available in all states.

Features and Benefits

Issue Ages: 15 - 85
(Qualified or Nonqualified)

Premium Payment: Single

Minimum Single Premium at Issue: \$5,000
Premium size bands of \$100,000 and \$250,000 also available. Premium size bands applicable to the 3-year, 5-year, and 7-year periods.

Minimum Guaranteed Interest Rate: 3%
(After the Guaranteed Period)

Partial Withdrawals*: 10%
The owner may take a penalty-free partial withdrawal up to 10% of the fund during any policy year except the first year. Withdrawals in excess of 10% or in the first policy year are subject to surrender charges.

Surrender*:
Cash value minus the surrender charge. The surrender charge equals a percentage of the annuity fund. The charge decreases each policy year.

Payout Options:

- Income for life
- Income for life with a 10 or 20 year certain period
- Income for life with a cash refund
- Joint life and survivor
- Lump sum, under certain conditions
- Payments for a definite amount
- Payments for a definite period

Death Benefit:
The amount of the annuity fund. If the owner dies before the maturity date, which is the specified retirement date, or before the annuity payments begin, no surrender charges apply.

Riders

Accelerated Benefit Rider (Terminal Illness)
With this rider, an owner who is diagnosed with a terminal illness and not expected to live more than a year may make withdrawals from the annuity fund with no surrender charge applied. The maximum amount that can be withdrawn is 50% of the annuity fund.

To qualify for this benefit, the illness must first be diagnosed at least a year after the annuity is purchased, and the company must receive both a written request from the owner and written proof from a qualified physician. The physician must not be the owner, annuitant, or the brother, sister, parent, spouse or child of the owner or annuitant or a spouse of any of the above.

There is no charge for this rider.

Nursing Home Confinement
Under this rider, if the owner is confined to a nursing home and needs to use the annuity fund, withdrawals will be permitted with no penalty charge.

The confinement must begin at least a year after the purchase of the annuity and must have continued for at least 60 days. The owner must send the company a written request for the funds during the confinement. The maximum amount that can be withdrawn is 100% of the annuity fund.

There is no charge for this rider.

*Under federal income tax laws, the IRS may impose a penalty tax on any withdrawal prior to age 59 ½. Surrenders or withdrawals will be considered a distribution and may be treated as taxable income.