



The Baltimore Life[®]
COMPANIES

Silver Guard[®] Series Life Pay

Monthly Bank Draft Money Purchase Options

Please note: If enrolling Silver Guard applications using INSpeed[®] with LIVE Underwriting, please provide the call center with the desired premium and the face amount will be verified. All figures provided in this booklet assume no riders are purchased. The enclosed monthly bank draft premiums are an addendum to the Silver Guard Agent Underwriting and Product Guide, Form 8420. Please refer to Form 8420 for product details and rates.

For agent use only. Not for use in sales presentations.

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

Use with Baltimore Life policy forms 7870 and 7959, and rider form 7922, and state specific variations, where applicable. Products not available in all states. Products are underwritten and issued by The Baltimore Life Insurance Company.

Form 7879-0616

Silver Guard I - Level Death Benefit Whole Life

Monthly Bank Draft Money Purchase Options

Male Non-Tobacco

Issue Age	\$20.00	\$25.00	\$30.00	\$35.00	\$40.00	\$45.00	\$50.00	\$55.00	\$60.00	\$65.00	\$70.00	\$75.00	\$80.00	\$85.00	\$90.00	\$95.00	\$100.00
50	5,233	7,025	8,817	10,609	12,401	14,194	15,986	17,778	19,570	21,362	23,154	24,946	—	—	—	—	—
51	5,069	6,806	8,542	10,278	12,014	13,750	15,486	17,222	18,958	20,694	22,431	24,167	—	—	—	—	—
52	4,916	6,599	8,283	9,966	11,650	13,333	15,017	16,700	18,384	20,067	21,751	23,434	—	—	—	—	—
53	4,771	6,405	8,039	9,673	11,307	12,941	14,575	16,209	17,843	19,477	21,111	22,745	24,379	—	—	—	—
54	4,506	6,049	7,593	9,136	10,679	12,222	13,765	15,309	16,852	18,395	19,938	21,481	23,025	24,568	—	—	—
55	4,269	5,731	7,193	8,655	10,117	11,579	13,041	14,503	15,965	17,427	18,889	20,351	21,813	23,275	24,737	—	—
56	4,056	5,444	6,833	8,222	9,611	11,000	12,389	13,778	15,167	16,556	17,944	19,333	20,722	22,111	23,500	24,889	—
57	3,862	5,185	6,508	7,831	9,153	10,476	11,799	13,122	14,444	15,767	17,090	18,413	19,735	21,058	22,381	23,704	—
58	3,687	4,949	6,212	7,475	8,737	10,000	11,263	12,525	13,788	15,051	16,313	17,576	18,838	20,101	21,364	22,626	23,889
59	3,527	4,734	5,942	7,150	8,357	9,565	10,773	11,981	13,188	14,396	15,604	16,812	18,019	19,227	20,435	21,643	22,850
60	3,380	4,537	5,694	6,852	8,009	9,167	10,324	11,481	12,639	13,796	14,954	16,111	17,269	18,426	19,583	20,741	21,898
61	3,244	4,356	5,467	6,578	7,689	8,800	9,911	11,022	12,133	13,244	14,356	15,467	16,578	17,689	18,800	19,911	21,022
62	3,120	4,188	5,256	6,325	7,393	8,462	9,530	10,598	11,667	12,735	13,803	14,872	15,940	17,009	18,077	19,145	20,214
63	2,949	3,960	4,970	5,980	6,990	8,000	9,010	10,020	11,030	12,040	13,051	14,061	15,071	16,081	17,091	18,101	19,111
64	2,797	3,755	4,713	5,670	6,628	7,586	8,544	9,502	10,460	11,418	12,375	13,333	14,291	15,249	16,207	17,165	18,123
65	2,659	3,570	4,481	5,392	6,302	7,213	8,124	9,035	9,945	10,856	11,767	12,678	13,588	14,499	15,410	16,321	17,231
66	2,535	3,403	4,271	5,139	6,007	6,875	7,743	8,611	9,479	10,347	11,215	12,083	12,951	13,819	14,688	15,556	16,424
67	—	3,250	4,080	4,909	5,738	6,567	7,396	8,226	9,055	9,884	10,713	11,542	12,371	13,201	14,030	14,859	15,688
68	—	3,067	3,850	4,632	5,415	6,197	6,980	7,762	8,545	9,327	10,110	10,892	11,674	12,457	13,239	14,022	14,804
69	—	2,865	3,596	4,327	5,058	5,789	6,520	7,251	7,982	8,713	9,444	10,175	10,906	11,637	12,368	13,099	13,830
70	—	2,689	3,374	4,060	4,746	5,432	6,118	6,804	7,490	8,176	8,861	9,547	10,233	10,919	11,605	12,291	12,977
71	—	2,532	3,178	3,824	4,470	5,116	5,762	6,408	7,054	7,700	8,346	8,992	9,638	10,284	10,930	11,576	12,222
72	—	—	3,004	3,614	4,225	4,835	5,446	6,056	6,667	7,277	7,888	8,498	9,109	9,719	10,330	10,940	11,551
73	—	—	2,818	3,391	3,963	4,536	5,109	5,682	6,254	6,827	7,400	7,973	8,545	9,118	9,691	10,263	10,836
74	—	—	2,654	3,193	3,732	4,272	4,811	5,351	5,890	6,429	6,969	7,508	8,047	8,587	9,126	9,666	10,205
75	—	—	—	2,990	3,495	4,000	4,505	5,010	5,515	6,020	6,525	7,030	7,535	8,040	8,545	9,051	9,556
76	—	—	—	2,787	3,258	3,729	4,200	4,670	5,141	5,612	6,083	6,554	7,024	7,495	7,966	8,437	8,908
77	—	—	—	2,590	3,027	3,465	3,902	4,339	4,777	5,214	5,652	6,089	6,527	6,964	7,402	7,839	8,276
78	—	—	—	—	2,806	3,212	3,617	4,023	4,428	4,834	5,239	5,645	6,050	6,456	6,861	7,267	7,672
79	—	—	—	—	2,615	2,993	3,371	3,749	4,127	4,505	4,883	5,261	5,639	6,017	6,395	6,772	7,150
80	—	—	—	—	—	2,785	3,136	3,488	3,840	4,191	4,543	4,895	5,246	5,598	5,949	6,301	6,653

Policy Fee: \$60.00 Annual; Modal Factors: A 1.00, S 0.53, Q 0.27, M-ABC 0.09, M-Direct-Bill 0.10*

* The monthly direct bill mode of premium payment cannot be elected by the policyholder. It is used only when an NSF occurs in connection with an ABC premium payment arrangement.

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Silver Guard I - Level Death Benefit Whole Life

Monthly Bank Draft Money Purchase Options

Male Tobacco

Issue Age	\$20.00	\$25.00	\$30.00	\$35.00	\$40.00	\$45.00	\$50.00	\$55.00	\$60.00	\$65.00	\$70.00	\$75.00	\$80.00	\$85.00	\$90.00	\$95.00	\$100.00
50	3,862	5,185	6,508	7,831	9,153	10,476	11,799	13,122	14,444	15,767	17,090	18,413	19,735	21,058	22,381	23,704	—
51	3,687	4,949	6,212	7,475	8,737	10,000	11,263	12,525	13,788	15,051	16,313	17,576	18,838	20,101	21,364	22,626	23,889
52	3,527	4,734	5,942	7,150	8,357	9,565	10,773	11,981	13,188	14,396	15,604	16,812	18,019	19,227	20,435	21,643	22,850
53	3,380	4,537	5,694	6,852	8,009	9,167	10,324	11,481	12,639	13,796	14,954	16,111	17,269	18,426	19,583	20,741	21,898
54	3,244	4,356	5,467	6,578	7,689	8,800	9,911	11,022	12,133	13,244	14,356	15,467	16,578	17,689	18,800	19,911	21,022
55	3,120	4,188	5,256	6,325	7,393	8,462	9,530	10,598	11,667	12,735	13,803	14,872	15,940	17,009	18,077	19,145	20,214
56	3,004	4,033	5,062	6,091	7,119	8,148	9,177	10,206	11,235	12,263	13,292	14,321	15,350	16,379	17,407	18,436	19,465
57	2,846	3,821	4,795	5,770	6,745	7,719	8,694	9,669	10,643	11,618	12,593	13,567	14,542	15,517	16,491	17,466	18,441
58	2,704	3,630	4,556	5,481	6,407	7,333	8,259	9,185	10,111	11,037	11,963	12,889	13,815	14,741	15,667	16,593	17,519
59	2,575	3,457	4,339	5,220	6,102	6,984	7,866	8,748	9,630	10,511	11,393	12,275	13,157	14,039	14,921	15,802	16,684
60	—	3,300	4,141	4,983	5,825	6,667	7,508	8,350	9,192	10,034	10,875	11,717	12,559	13,401	14,242	15,084	15,926
61	—	3,156	3,961	4,767	5,572	6,377	7,182	7,987	8,792	9,597	10,403	11,208	12,013	12,818	13,623	14,428	15,233
62	—	3,025	3,796	4,568	5,340	6,111	6,883	7,654	8,426	9,198	9,969	10,741	11,512	12,284	13,056	13,827	14,599
63	—	2,865	3,596	4,327	5,058	5,789	6,520	7,251	7,982	8,713	9,444	10,175	10,906	11,637	12,368	13,099	13,830
64	—	2,722	3,417	4,111	4,806	5,500	6,194	6,889	7,583	8,278	8,972	9,667	10,361	11,056	11,750	12,444	13,139
65	—	2,593	3,254	3,915	4,577	5,238	5,899	6,561	7,222	7,884	8,545	9,206	9,868	10,529	11,190	11,852	12,513
66	—	—	3,106	3,737	4,369	5,000	5,631	6,263	6,894	7,525	8,157	8,788	9,419	10,051	10,682	11,313	11,944
67	—	—	2,939	3,536	4,134	4,731	5,329	5,926	6,523	7,121	7,718	8,315	8,913	9,510	10,108	10,705	11,302
68	—	—	2,761	3,322	3,883	4,444	5,006	5,567	6,128	6,689	7,250	7,811	8,373	8,934	9,495	10,056	10,617
69	—	—	2,555	3,074	3,593	4,112	4,631	5,151	5,670	6,189	6,708	7,227	7,747	8,266	8,785	9,304	9,823
70	—	—	—	2,860	3,343	3,826	4,309	4,792	5,275	5,758	6,242	6,725	7,208	7,691	8,174	8,657	9,140
71	—	—	—	2,674	3,126	3,577	4,029	4,481	4,932	5,384	5,836	6,287	6,739	7,191	7,642	8,094	8,546
72	—	—	—	2,511	2,935	3,359	3,783	4,207	4,631	5,055	5,479	5,903	6,327	6,751	7,176	7,600	8,024
73	—	—	—	—	2,746	3,143	3,540	3,937	4,333	4,730	5,127	5,524	5,921	6,317	6,714	7,111	7,508
74	—	—	—	—	2,563	2,933	3,304	3,674	4,044	4,415	4,785	5,156	5,526	5,896	6,267	6,637	7,007
75	—	—	—	—	—	2,750	3,097	3,444	3,792	4,139	4,486	4,833	5,181	5,528	5,875	6,222	6,569
76	—	—	—	—	—	2,588	2,915	3,242	3,569	3,895	4,222	4,549	4,876	5,203	5,529	5,856	6,183
77	—	—	—	—	—	—	2,738	3,045	3,352	3,659	3,966	4,273	4,579	4,886	5,193	5,500	5,807
78	—	—	—	—	—	—	2,568	2,855	3,143	3,431	3,719	4,007	4,295	4,583	4,870	5,158	5,446
79	—	—	—	—	—	—	—	2,675	2,945	3,215	3,484	3,754	4,024	4,293	4,563	4,833	5,102
80	—	—	—	—	—	—	—	2,505	2,758	3,010	3,263	3,515	3,768	4,020	4,273	4,525	4,778

Policy Fee: \$60.00 Annual; Modal Factors: A 1.00, S 0.53, Q 0.27, M-ABC 0.09, M-Direct-Bill 0.10*

* The monthly direct bill mode of premium payment cannot be elected by the policyholder. It is used only when an NSF occurs in connection with an ABC premium payment arrangement.

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Silver Guard I - Level Death Benefit Whole Life

Monthly Bank Draft Money Purchase Options

Female Non-Tobacco

Issue Age	\$20.00	\$25.00	\$30.00	\$35.00	\$40.00	\$45.00	\$50.00	\$55.00	\$60.00	\$65.00	\$70.00	\$75.00	\$80.00	\$85.00	\$90.00	\$95.00	\$100.00
50	6,489	8,711	10,933	13,156	15,378	17,600	19,822	22,044	24,267	—	—	—	—	—	—	—	—
51	6,239	8,376	10,513	12,650	14,786	16,923	19,060	21,197	23,333	—	—	—	—	—	—	—	—
52	6,008	8,066	10,123	12,181	14,239	16,296	18,354	20,412	22,469	24,527	—	—	—	—	—	—	—
53	5,794	7,778	9,762	11,746	13,730	15,714	17,698	19,683	21,667	23,651	—	—	—	—	—	—	—
54	5,594	7,510	9,425	11,341	13,257	15,172	17,088	19,004	20,920	22,835	24,751	—	—	—	—	—	—
55	5,407	7,259	9,111	10,963	12,815	14,667	16,519	18,370	20,222	22,074	23,926	—	—	—	—	—	—
56	5,233	7,025	8,817	10,609	12,401	14,194	15,986	17,778	19,570	21,362	23,154	24,946	—	—	—	—	—
57	5,069	6,806	8,542	10,278	12,014	13,750	15,486	17,222	18,958	20,694	22,431	24,167	—	—	—	—	—
58	4,916	6,599	8,283	9,966	11,650	13,333	15,017	16,700	18,384	20,067	21,751	23,434	—	—	—	—	—
59	4,635	6,222	7,810	9,397	10,984	12,571	14,159	15,746	17,333	18,921	20,508	22,095	23,683	—	—	—	—
60	4,384	5,886	7,387	8,889	10,390	11,892	13,393	14,895	16,396	17,898	19,399	20,901	22,402	23,904	—	—	—
61	4,160	5,584	7,009	8,433	9,858	11,282	12,707	14,131	15,556	16,980	18,405	19,829	21,254	22,678	24,103	—	—
62	3,957	5,312	6,667	8,022	9,377	10,732	12,087	13,442	14,797	16,152	17,507	18,862	20,217	21,572	22,927	24,282	—
63	3,773	5,065	6,357	7,649	8,941	10,233	11,525	12,817	14,109	15,401	16,693	17,984	19,276	20,568	21,860	23,152	24,444
64	3,605	4,840	6,074	7,309	8,543	9,778	11,012	12,247	13,481	14,716	15,951	17,185	18,420	19,654	20,889	22,123	23,358
65	3,452	4,634	5,816	6,998	8,180	9,362	10,544	11,726	12,908	14,090	15,272	16,454	17,636	18,818	20,000	21,182	22,364
66	3,244	4,356	5,467	6,578	7,689	8,800	9,911	11,022	12,133	13,244	14,356	15,467	16,578	17,689	18,800	19,911	21,022
67	3,061	4,109	5,157	6,205	7,254	8,302	9,350	10,398	11,447	12,495	13,543	14,591	15,639	16,688	17,736	18,784	19,832
68	2,897	3,889	4,881	5,873	6,865	7,857	8,849	9,841	10,833	11,825	12,817	13,810	14,802	15,794	16,786	17,778	18,770
69	2,750	3,691	4,633	5,574	6,516	7,458	8,399	9,341	10,282	11,224	12,166	13,107	14,049	14,991	15,932	16,874	17,815
70	2,616	3,513	4,409	5,305	6,201	7,097	7,993	8,889	9,785	10,681	11,577	12,473	13,369	14,265	15,161	16,057	16,953
71	—	3,300	4,141	4,983	5,825	6,667	7,508	8,350	9,192	10,034	10,875	11,717	12,559	13,401	14,242	15,084	15,926
72	—	3,111	3,905	4,698	5,492	6,286	7,079	7,873	8,667	9,460	10,254	11,048	11,841	12,635	13,429	14,222	15,016
73	—	2,943	3,694	4,444	5,195	5,946	6,697	7,447	8,198	8,949	9,700	10,450	11,201	11,952	12,703	13,453	14,204
74	—	2,757	3,460	4,163	4,866	5,570	6,273	6,976	7,679	8,383	9,086	9,789	10,492	11,195	11,899	12,602	13,305
75	—	2,593	3,254	3,915	4,577	5,238	5,899	6,561	7,222	7,884	8,545	9,206	9,868	10,529	11,190	11,852	12,513
76	—	—	3,037	3,654	4,272	4,889	5,506	6,123	6,741	7,358	7,975	8,593	9,210	9,827	10,444	11,062	11,679
77	—	—	2,818	3,391	3,963	4,536	5,109	5,682	6,254	6,827	7,400	7,973	8,545	9,118	9,691	10,263	10,836
78	—	—	2,603	3,132	3,661	4,190	4,720	5,249	5,778	6,307	6,836	7,365	7,894	8,423	8,952	9,481	10,011
79	—	—	—	2,885	3,372	3,860	4,347	4,834	5,322	5,809	6,296	6,784	7,271	7,758	8,246	8,733	9,220
80	—	—	—	2,631	3,076	3,520	3,964	4,409	4,853	5,298	5,742	6,187	6,631	7,076	7,520	7,964	8,409

Policy Fee: \$60.00 Annual; Modal Factors: A 1.00, S 0.53, Q 0.27, M-ABC 0.09, M-Direct-Bill 0.10*

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Monthly Bank Draft Money Purchase Options

Female Tobacco

Issue Age	\$20.00	\$25.00	\$30.00	\$35.00	\$40.00	\$45.00	\$50.00	\$55.00	\$60.00	\$65.00	\$70.00	\$75.00	\$80.00	\$85.00	\$90.00	\$95.00	\$100.00
50	5,069	6,806	8,542	10,278	12,014	13,750	15,486	17,222	18,958	20,694	22,431	24,167	—	—	—	—	—
51	4,916	6,599	8,283	9,966	11,650	13,333	15,017	16,700	18,384	20,067	21,751	23,434	—	—	—	—	—
52	4,771	6,405	8,039	9,673	11,307	12,941	14,575	16,209	17,843	19,477	21,111	22,745	24,379	—	—	—	—
53	4,506	6,049	7,593	9,136	10,679	12,222	13,765	15,309	16,852	18,395	19,938	21,481	23,025	24,568	—	—	—
54	4,269	5,731	7,193	8,655	10,117	11,579	13,041	14,503	15,965	17,427	18,889	20,351	21,813	23,275	24,737	—	—
55	4,056	5,444	6,833	8,222	9,611	11,000	12,389	13,778	15,167	16,556	17,944	19,333	20,722	22,111	23,500	24,889	—
56	3,862	5,185	6,508	7,831	9,153	10,476	11,799	13,122	14,444	15,767	17,090	18,413	19,735	21,058	22,381	23,704	—
57	3,687	4,949	6,212	7,475	8,737	10,000	11,263	12,525	13,788	15,051	16,313	17,576	18,838	20,101	21,364	22,626	23,889
58	3,527	4,734	5,942	7,150	8,357	9,565	10,773	11,981	13,188	14,396	15,604	16,812	18,019	19,227	20,435	21,643	22,850
59	3,380	4,537	5,694	6,852	8,009	9,167	10,324	11,481	12,639	13,796	14,954	16,111	17,269	18,426	19,583	20,741	21,898
60	3,244	4,356	5,467	6,578	7,689	8,800	9,911	11,022	12,133	13,244	14,356	15,467	16,578	17,689	18,800	19,911	21,022
61	3,120	4,188	5,256	6,325	7,393	8,462	9,530	10,598	11,667	12,735	13,803	14,872	15,940	17,009	18,077	19,145	20,214
62	2,949	3,960	4,970	5,980	6,990	8,000	9,010	10,020	11,030	12,040	13,051	14,061	15,071	16,081	17,091	18,101	19,111
63	2,797	3,755	4,713	5,670	6,628	7,586	8,544	9,502	10,460	11,418	12,375	13,333	14,291	15,249	16,207	17,165	18,123
64	2,659	3,570	4,481	5,392	6,302	7,213	8,124	9,035	9,945	10,856	11,767	12,678	13,588	14,499	15,410	16,321	17,231
65	2,535	3,403	4,271	5,139	6,007	6,875	7,743	8,611	9,479	10,347	11,215	12,083	12,951	13,819	14,688	15,556	16,424
66	—	3,250	4,080	4,909	5,738	6,567	7,396	8,226	9,055	9,884	10,713	11,542	12,371	13,201	14,030	14,859	15,688
67	—	3,111	3,905	4,698	5,492	6,286	7,079	7,873	8,667	9,460	10,254	11,048	11,841	12,635	13,429	14,222	15,016
68	—	2,983	3,744	4,505	5,266	6,027	6,788	7,549	8,311	9,072	9,833	10,594	11,355	12,116	12,877	13,638	14,399
69	—	2,828	3,550	4,271	4,993	5,714	6,436	7,157	7,879	8,600	9,322	10,043	10,765	11,486	12,208	12,929	13,651
70	—	2,656	3,333	4,011	4,688	5,366	6,043	6,721	7,398	8,076	8,753	9,431	10,108	10,786	11,463	12,141	12,818
71	—	—	3,106	3,737	4,369	5,000	5,631	6,263	6,894	7,525	8,157	8,788	9,419	10,051	10,682	11,313	11,944
72	—	—	2,908	3,499	4,090	4,681	5,272	5,863	6,454	7,045	7,636	8,227	8,818	9,409	10,000	10,591	11,182
73	—	—	2,733	3,289	3,844	4,400	4,956	5,511	6,067	6,622	7,178	7,733	8,289	8,844	9,400	9,956	10,511
74	—	—	2,555	3,074	3,593	4,112	4,631	5,151	5,670	6,189	6,708	7,227	7,747	8,266	8,785	9,304	9,823
75	—	—	—	2,835	3,314	3,793	4,272	4,751	5,230	5,709	6,188	6,667	7,146	7,625	8,103	8,582	9,061
76	—	—	—	2,610	3,051	3,492	3,933	4,374	4,815	5,256	5,697	6,138	6,578	7,019	7,460	7,901	8,342
77	—	—	—	—	2,806	3,212	3,617	4,023	4,428	4,834	5,239	5,645	6,050	6,456	6,861	7,267	7,672
78	—	—	—	—	2,580	2,953	3,326	3,699	4,072	4,444	4,817	5,190	5,563	5,936	6,309	6,682	7,054
79	—	—	—	—	—	2,716	3,059	3,402	3,745	4,088	4,431	4,774	5,117	5,460	5,802	6,145	6,488
80	—	—	—	—	—	—	2,800	3,114	3,427	3,741	4,055	4,369	4,683	4,997	5,311	5,625	5,938

Policy Fee: \$60.00 Annual; Modal Factors: A 1.00, S 0.53, Q 0.27, M-ABC 0.09, M-Direct-Bill 0.10*

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Silver Guard II - Graded Death Benefit Whole Life

Monthly Bank Draft Money Purchase Options

Male Non-Tobacco

Issue Age	\$25.00	\$30.00	\$35.00	\$40.00	\$45.00	\$50.00	\$55.00	\$60.00	\$65.00	\$70.00	\$75.00	\$80.00	\$85.00	\$90.00	\$95.00	\$100.00
50	5,185	6,508	7,831	9,153	10,476	11,799	13,122	14,444	—	—	—	—	—	—	—	—
51	4,927	6,184	7,441	8,698	9,955	11,212	12,469	13,725	14,982	—	—	—	—	—	—	—
52	4,693	5,891	7,088	8,285	9,483	10,680	11,877	13,075	14,272	—	—	—	—	—	—	—
53	4,481	5,624	6,767	7,910	9,053	10,197	11,340	12,483	13,626	14,769	—	—	—	—	—	—
54	4,287	5,381	6,474	7,568	8,661	9,755	10,849	11,942	13,036	14,129	—	—	—	—	—	—
55	4,109	5,157	6,205	7,254	8,302	9,350	10,398	11,447	12,495	13,543	14,591	—	—	—	—	—
56	3,889	4,881	5,873	6,865	7,857	8,849	9,841	10,833	11,825	12,817	13,810	14,802	—	—	—	—
57	3,691	4,633	5,574	6,516	7,458	8,399	9,341	10,282	11,224	12,166	13,107	14,049	14,991	—	—	—
58	3,513	4,409	5,305	6,201	7,097	7,993	8,889	9,785	10,681	11,577	12,473	13,369	14,265	—	—	—
59	3,350	4,205	5,060	5,915	6,769	7,624	8,479	9,333	10,188	11,043	11,897	12,752	13,607	14,462	—	—
60	3,203	4,020	4,837	5,654	6,471	7,288	8,105	8,922	9,739	10,556	11,373	12,190	13,007	13,824	14,641	—
61	3,033	3,807	4,581	5,354	6,128	6,902	7,676	8,449	9,223	9,997	10,771	11,544	12,318	13,092	13,866	14,639
62	2,881	3,616	4,350	5,085	5,820	6,555	7,290	8,025	8,760	9,494	10,229	10,964	11,699	12,434	13,169	13,904
63	2,743	3,442	4,142	4,842	5,542	6,241	6,941	7,641	8,340	9,040	9,740	10,439	11,139	11,839	12,538	13,238
64	2,618	3,285	3,953	4,621	5,288	5,956	6,624	7,292	7,959	8,627	9,295	9,963	10,630	11,298	11,966	12,634
65	2,503	3,142	3,780	4,419	5,057	5,696	6,335	6,973	7,612	8,250	8,889	9,527	10,166	10,805	11,443	12,082
66	—	2,859	3,440	4,021	4,603	5,184	5,765	6,346	6,927	7,508	8,089	8,670	9,252	9,833	10,414	10,995
67	—	2,623	3,156	3,689	4,223	4,756	5,289	5,822	6,355	6,888	7,422	7,955	8,488	9,021	9,554	10,087
68	—	—	2,916	3,408	3,901	4,393	4,886	5,378	5,871	6,363	6,856	7,348	7,841	8,333	8,826	9,318
69	—	—	2,709	3,167	3,624	4,082	4,540	4,997	5,455	5,913	6,370	6,828	7,285	7,743	8,201	8,658
70	—	—	2,530	2,957	3,385	3,812	4,239	4,667	5,094	5,521	5,949	6,376	6,803	7,231	7,658	8,085
71	—	—	—	2,727	3,121	3,515	3,909	4,303	4,697	5,091	5,485	5,879	6,273	6,667	7,061	7,455
72	—	—	—	2,529	2,895	3,260	3,626	3,991	4,357	4,722	5,088	5,453	5,819	6,184	6,550	6,915
73	—	—	—	—	2,699	3,040	3,381	3,722	4,063	4,404	4,744	5,085	5,426	5,767	6,108	6,449
74	—	—	—	—	2,529	2,848	3,167	3,487	3,806	4,125	4,444	4,764	5,083	5,402	5,722	6,041
75	—	—	—	—	—	2,679	2,979	3,279	3,580	3,880	4,180	4,480	4,781	5,081	5,381	5,682
76	—	—	—	—	—	—	2,688	2,959	3,230	3,501	3,772	4,043	4,314	4,585	4,856	5,127
77	—	—	—	—	—	—	—	2,696	2,943	3,190	3,437	3,684	3,931	4,178	4,425	4,672
78	—	—	—	—	—	—	—	—	2,703	2,930	3,156	3,383	3,610	3,837	4,063	4,290
79	—	—	—	—	—	—	—	—	—	2,709	2,918	3,128	3,338	3,547	3,757	3,966
80	—	—	—	—	—	—	—	—	—	—	2,519	2,713	2,908	3,103	3,298	3,493

Policy Fee: \$60.00 Annual; Modal Factors: A 1.00, S 0.53, Q 0.27, M-ABC 0.09, M-Direct-Bill 0.10*

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Silver Guard II - Graded Death Benefit Whole Life

Monthly Bank Draft Money Purchase Options

Male Tobacco

Issue Age	\$25.00	\$30.00	\$35.00	\$40.00	\$45.00	\$50.00	\$55.00	\$60.00	\$65.00	\$70.00	\$75.00	\$80.00	\$85.00	\$90.00	\$95.00	\$100.00
50	3,570	4,481	5,392	6,302	7,213	8,124	9,035	9,945	10,856	11,767	12,678	13,588	14,499	—	—	—
51	3,392	4,258	5,123	5,988	6,854	7,719	8,584	9,450	10,315	11,180	12,046	12,911	13,776	14,642	—	—
52	3,231	4,055	4,880	5,704	6,528	7,352	8,177	9,001	9,825	10,650	11,474	12,298	13,122	13,947	14,771	—
53	3,085	3,872	4,658	5,445	6,232	7,019	7,806	8,593	9,380	10,167	10,954	11,741	12,528	13,314	14,101	14,888
54	2,951	3,704	4,456	5,209	5,962	6,715	7,468	8,220	8,973	9,726	10,479	11,232	11,984	12,737	13,490	14,243
55	2,828	3,550	4,271	4,993	5,714	6,436	7,157	7,879	8,600	9,322	10,043	10,765	11,486	12,208	12,929	13,651
56	2,637	3,309	3,982	4,654	5,327	5,999	6,672	7,345	8,017	8,690	9,362	10,035	10,708	11,380	12,053	12,725
57	—	3,099	3,729	4,359	4,989	5,619	6,248	6,878	7,508	8,138	8,768	9,398	10,028	10,658	11,287	11,917
58	—	2,914	3,506	4,099	4,691	5,283	5,875	6,468	7,060	7,652	8,244	8,837	9,429	10,021	10,614	11,206
59	—	2,750	3,309	3,868	4,427	4,985	5,544	6,103	6,662	7,221	7,780	8,339	8,898	9,457	10,016	10,575
60	—	2,603	3,132	3,661	4,190	4,720	5,249	5,778	6,307	6,836	7,365	7,894	8,423	8,952	9,481	10,011
61	—	—	2,984	3,489	3,993	4,497	5,001	5,505	6,009	6,513	7,018	7,522	8,026	8,530	9,034	9,538
62	—	—	2,850	3,331	3,813	4,294	4,776	5,257	5,738	6,220	6,701	7,183	7,664	8,146	8,627	9,108
63	—	—	2,727	3,188	3,648	4,109	4,570	5,030	5,491	5,952	6,412	6,873	7,334	7,794	8,255	8,716
64	—	—	2,614	3,056	3,498	3,939	4,381	4,822	5,264	5,706	6,147	6,589	7,031	7,472	7,914	8,355
65	—	—	2,511	2,935	3,359	3,783	4,207	4,631	5,055	5,479	5,903	6,327	6,751	7,176	7,600	8,024
66	—	—	—	2,746	3,143	3,540	3,937	4,333	4,730	5,127	5,524	5,921	6,317	6,714	7,111	7,508
67	—	—	—	2,580	2,953	3,326	3,699	4,072	4,444	4,817	5,190	5,563	5,936	6,309	6,682	7,054
68	—	—	—	—	2,785	3,136	3,488	3,840	4,191	4,543	4,895	5,246	5,598	5,949	6,301	6,653
69	—	—	—	—	2,635	2,967	3,300	3,633	3,965	4,298	4,631	4,963	5,296	5,629	5,961	6,294
70	—	—	—	—	2,500	2,816	3,131	3,447	3,763	4,078	4,394	4,710	5,025	5,341	5,657	5,972
71	—	—	—	—	—	2,622	2,916	3,210	3,504	3,798	4,092	4,386	4,680	4,974	5,267	5,561
72	—	—	—	—	—	—	2,728	3,003	3,278	3,553	3,828	4,103	4,378	4,653	4,928	5,204
73	—	—	—	—	—	—	2,563	2,822	3,080	3,339	3,597	3,855	4,114	4,372	4,630	4,889
74	—	—	—	—	—	—	—	2,661	2,904	3,148	3,392	3,635	3,879	4,123	4,366	4,610
75	—	—	—	—	—	—	—	2,517	2,748	2,978	3,209	3,439	3,670	3,900	4,131	4,361
76	—	—	—	—	—	—	—	—	—	2,631	2,835	3,038	3,242	3,446	3,649	3,853
77	—	—	—	—	—	—	—	—	—	—	2,539	2,721	2,904	3,086	3,268	3,451
78	—	—	—	—	—	—	—	—	—	—	—	—	2,629	2,794	2,959	3,125
79	—	—	—	—	—	—	—	—	—	—	—	—	—	2,553	2,704	2,855
80	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	2,628

Policy Fee: \$60.00 Annual; Modal Factors: A 1.00, S 0.53, Q 0.27, M-ABC 0.09, M-Direct-Bill 0.10*

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Monthly Bank Draft Money Purchase Options

Female Non-Tobacco

Issue Age	\$25.00	\$30.00	\$35.00	\$40.00	\$45.00	\$50.00	\$55.00	\$60.00	\$65.00	\$70.00	\$75.00	\$80.00	\$85.00	\$90.00	\$95.00	\$100.00
50	6,049	7,593	9,136	10,679	12,222	13,765	—	—	—	—	—	—	—	—	—	—
51	5,777	7,250	8,724	10,197	11,671	13,145	14,618	—	—	—	—	—	—	—	—	—
52	5,527	6,937	8,347	9,757	11,168	12,578	13,988	—	—	—	—	—	—	—	—	—
53	5,299	6,650	8,002	9,354	10,706	12,057	13,409	14,761	—	—	—	—	—	—	—	—
54	5,088	6,386	7,684	8,982	10,280	11,578	12,876	14,174	—	—	—	—	—	—	—	—
55	4,894	6,142	7,391	8,639	9,888	11,136	12,385	13,633	14,881	—	—	—	—	—	—	—
56	4,594	5,767	6,939	8,111	9,283	10,455	11,627	12,799	13,971	—	—	—	—	—	—	—
57	4,330	5,434	6,539	7,643	8,748	9,852	10,956	12,061	13,165	14,270	—	—	—	—	—	—
58	4,094	5,138	6,182	7,226	8,271	9,315	10,359	11,404	12,448	13,492	14,536	—	—	—	—	—
59	3,882	4,872	5,863	6,853	7,843	8,833	9,824	10,814	11,804	12,795	13,785	14,775	—	—	—	—
60	3,691	4,633	5,574	6,516	7,458	8,399	9,341	10,282	11,224	12,166	13,107	14,049	14,991	—	—	—
61	3,490	4,380	5,271	6,161	7,051	7,942	8,832	9,722	10,613	11,503	12,393	13,283	14,174	—	—	—
62	3,310	4,154	4,998	5,843	6,687	7,531	8,376	9,220	10,064	10,908	11,753	12,597	13,441	14,286	—	—
63	3,147	3,950	4,753	5,556	6,358	7,161	7,964	8,767	9,570	10,373	11,175	11,978	12,781	13,584	14,387	—
64	3,000	3,765	4,530	5,295	6,061	6,826	7,591	8,356	9,122	9,887	10,652	11,417	12,182	12,948	13,713	14,478
65	2,865	3,596	4,327	5,058	5,789	6,520	7,251	7,982	8,713	9,444	10,175	10,906	11,637	12,368	13,099	13,830
66	2,695	3,383	4,070	4,758	5,446	6,133	6,821	7,508	8,196	8,883	9,571	10,259	10,946	11,634	12,321	13,009
67	2,544	3,193	3,842	4,491	5,140	5,789	6,438	7,087	7,736	8,385	9,034	9,683	10,332	10,981	11,630	12,279
68	—	3,024	3,638	4,253	4,867	5,482	6,096	6,711	7,325	7,940	8,555	9,169	9,784	10,398	11,013	11,627
69	—	2,871	3,455	4,038	4,622	5,205	5,789	6,373	6,956	7,540	8,123	8,707	9,290	9,874	10,458	11,041
70	—	2,733	3,289	3,844	4,400	4,956	5,511	6,067	6,622	7,178	7,733	8,289	8,844	9,400	9,956	10,511
71	—	2,593	3,120	3,647	4,175	4,702	5,229	5,756	6,283	6,810	7,337	7,864	8,391	8,918	9,445	9,973
72	—	—	2,968	3,470	3,971	4,473	4,974	5,475	5,977	6,478	6,980	7,481	7,982	8,484	8,985	9,487
73	—	—	2,830	3,308	3,787	4,265	4,743	5,221	5,699	6,177	6,655	7,133	7,611	8,090	8,568	9,046
74	—	—	2,705	3,162	3,618	4,075	4,532	4,989	5,446	5,903	6,360	6,817	7,273	7,730	8,187	8,644
75	—	—	2,590	3,027	3,465	3,902	4,339	4,777	5,214	5,652	6,089	6,527	6,964	7,402	7,839	8,276
76	—	—	—	2,746	3,143	3,540	3,937	4,333	4,730	5,127	5,524	5,921	6,317	6,714	7,111	7,508
77	—	—	—	2,513	2,876	3,239	3,602	3,965	4,328	4,691	5,054	5,418	5,781	6,144	6,507	6,870
78	—	—	—	—	2,651	2,985	3,320	3,655	3,989	4,324	4,659	4,993	5,328	5,663	5,997	6,332
79	—	—	—	—	—	2,768	3,079	3,389	3,700	4,010	4,320	4,631	4,941	5,251	5,562	5,872
80	—	—	—	—	—	2,581	2,870	3,160	3,449	3,738	4,028	4,317	4,606	4,896	5,185	5,475

Policy Fee: \$60.00 Annual; Modal Factors: A 1.00, S 0.53, Q 0.27, M-ABC 0.09, M-Direct-Bill 0.10*

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Silver Guard II - Graded Death Benefit Whole Life

Monthly Bank Draft Money Purchase Options

Female Tobacco

Issue Age	\$25.00	\$30.00	\$35.00	\$40.00	\$45.00	\$50.00	\$55.00	\$60.00	\$65.00	\$70.00	\$75.00	\$80.00	\$85.00	\$90.00	\$95.00	\$100.00
50	4,109	5,157	6,205	7,254	8,302	9,350	10,398	11,447	12,495	13,543	14,591	—	—	—	—	—
51	3,903	4,898	5,894	6,890	7,885	8,881	9,877	10,872	11,868	12,863	13,859	14,855	—	—	—	—
52	3,716	4,664	5,612	6,560	7,509	8,457	9,405	10,353	11,301	12,249	13,197	14,145	—	—	—	—
53	3,547	4,452	5,356	6,261	7,166	8,071	8,976	9,881	10,785	11,690	12,595	13,500	14,405	—	—	—
54	3,392	4,258	5,123	5,988	6,854	7,719	8,584	9,450	10,315	11,180	12,046	12,911	13,776	14,642	—	—
55	3,250	4,080	4,909	5,738	6,567	7,396	8,226	9,055	9,884	10,713	11,542	12,371	13,201	14,030	14,859	—
56	3,120	3,916	4,712	5,508	6,304	7,100	7,896	8,691	9,487	10,283	11,079	11,875	12,671	13,467	14,263	—
57	3,000	3,765	4,530	5,295	6,061	6,826	7,591	8,356	9,122	9,887	10,652	11,417	12,182	12,948	13,713	14,478
58	2,888	3,625	4,362	5,099	5,836	6,572	7,309	8,046	8,783	9,520	10,256	10,993	11,730	12,467	13,204	13,940
59	2,785	3,495	4,206	4,916	5,627	6,337	7,047	7,758	8,468	9,179	9,889	10,600	11,310	12,020	12,731	13,441
60	2,689	3,374	4,060	4,746	5,432	6,118	6,804	7,490	8,176	8,861	9,547	10,233	10,919	11,605	12,291	12,977
61	2,593	3,254	3,915	4,577	5,238	5,899	6,561	7,222	7,884	8,545	9,206	9,868	10,529	11,190	11,852	12,513
62	2,503	3,142	3,780	4,419	5,057	5,696	6,335	6,973	7,612	8,250	8,889	9,527	10,166	10,805	11,443	12,082
63	—	3,037	3,654	4,272	4,889	5,506	6,123	6,741	7,358	7,975	8,593	9,210	9,827	10,444	11,062	11,679
64	—	2,939	3,536	4,134	4,731	5,329	5,926	6,523	7,121	7,718	8,315	8,913	9,510	10,108	10,705	11,302
65	—	2,847	3,426	4,005	4,583	5,162	5,741	6,319	6,898	7,477	8,056	8,634	9,213	9,792	10,370	10,949
66	—	2,659	3,199	3,740	4,280	4,821	5,361	5,901	6,442	6,982	7,523	8,063	8,604	9,144	9,684	10,225
67	—	—	3,001	3,508	4,015	4,521	5,028	5,535	6,042	6,549	7,056	7,563	8,070	8,577	9,084	9,590
68	—	—	2,826	3,303	3,780	4,257	4,735	5,212	5,689	6,166	6,644	7,121	7,598	8,076	8,553	9,030
69	—	—	2,670	3,120	3,571	4,022	4,473	4,924	5,375	5,826	6,277	6,728	7,179	7,630	8,081	8,532
70	—	—	2,530	2,957	3,385	3,812	4,239	4,667	5,094	5,521	5,949	6,376	6,803	7,231	7,658	8,085
71	—	—	—	2,794	3,198	3,601	4,005	4,409	4,813	5,216	5,620	6,024	6,428	6,831	7,235	7,639
72	—	—	—	2,648	3,030	3,413	3,796	4,178	4,561	4,943	5,326	5,709	6,091	6,474	6,856	7,239
73	—	—	—	2,516	2,880	3,243	3,607	3,970	4,334	4,697	5,061	5,425	5,788	6,152	6,515	6,879
74	—	—	—	—	2,743	3,089	3,436	3,782	4,129	4,475	4,821	5,168	5,514	5,860	6,207	6,553
75	—	—	—	—	2,619	2,950	3,280	3,611	3,942	4,272	4,603	4,934	5,265	5,595	5,926	6,257
76	—	—	—	—	—	2,705	3,008	3,311	3,615	3,918	4,221	4,525	4,828	5,131	5,434	5,738
77	—	—	—	—	—	—	2,778	3,058	3,338	3,618	3,898	4,178	4,458	4,738	5,018	5,298
78	—	—	—	—	—	—	2,580	2,840	3,100	3,360	3,620	3,881	4,141	4,401	4,661	4,921
79	—	—	—	—	—	—	—	2,652	2,894	3,137	3,380	3,623	3,866	4,108	4,351	4,594
80	—	—	—	—	—	—	—	—	2,714	2,942	3,169	3,397	3,625	3,852	4,080	4,308

Policy Fee: \$60.00 Annual; Modal Factors: A 1.00, S 0.53, Q 0.27, M-ABC 0.09, M-Direct-Bill 0.10*

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Monthly Bank Draft Money Purchase Options

Male Non-Tobacco

Issue Age	\$25.00	\$30.00	\$35.00	\$40.00	\$45.00	\$50.00	\$55.00	\$60.00	\$65.00	\$70.00	\$75.00	\$80.00	\$85.00	\$90.00	\$95.00	\$100.00
50	4,356	5,467	6,578	7,689	8,800	9,911	—	—	—	—	—	—	—	—	—	—
51	4,125	5,177	6,229	7,281	8,333	9,386	—	—	—	—	—	—	—	—	—	—
52	3,917	4,916	5,915	6,914	7,914	8,913	9,912	—	—	—	—	—	—	—	—	—
53	3,729	4,680	5,632	6,583	7,534	8,486	9,437	—	—	—	—	—	—	—	—	—
54	3,558	4,466	5,374	6,282	7,190	8,097	9,005	9,913	—	—	—	—	—	—	—	—
55	3,403	4,271	5,139	6,007	6,875	7,743	8,611	9,479	—	—	—	—	—	—	—	—
56	3,222	4,043	4,865	5,687	6,509	7,331	8,153	8,974	9,796	—	—	—	—	—	—	—
57	3,059	3,839	4,619	5,400	6,180	6,960	7,740	8,521	9,301	—	—	—	—	—	—	—
58	2,911	3,654	4,397	5,140	5,882	6,625	7,368	8,111	8,853	9,596	—	—	—	—	—	—
59	2,778	3,486	4,195	4,904	5,612	6,321	7,029	7,738	8,447	9,155	9,864	—	—	—	—	—
60	2,656	3,333	4,011	4,688	5,366	6,043	6,721	7,398	8,076	8,753	9,431	—	—	—	—	—
61	2,521	3,164	3,807	4,450	5,093	5,736	6,379	7,022	7,665	8,308	8,951	9,594	—	—	—	—
62	—	3,010	3,622	4,234	4,846	5,458	6,070	6,681	7,293	7,905	8,517	9,129	9,741	—	—	—
63	—	2,871	3,455	4,038	4,622	5,205	5,789	6,373	6,956	7,540	8,123	8,707	9,290	9,874	—	—
64	—	2,744	3,302	3,860	4,418	4,975	5,533	6,091	6,649	7,207	7,764	8,322	8,880	9,438	9,996	—
65	—	2,628	3,162	3,697	4,231	4,765	5,299	5,833	6,368	6,902	7,436	7,970	8,504	9,038	9,573	—
66	—	—	2,875	3,361	3,846	4,332	4,817	5,303	5,789	6,274	6,760	7,246	7,731	8,217	8,702	9,188
67	—	—	2,635	3,080	3,526	3,971	4,416	4,861	5,306	5,751	6,197	6,642	7,087	7,532	7,977	8,422
68	—	—	—	2,844	3,254	3,665	4,076	4,487	4,898	5,309	5,720	6,131	6,542	6,953	7,364	7,774
69	—	—	—	2,640	3,022	3,404	3,785	4,167	4,548	4,930	5,311	5,693	6,074	6,456	6,838	7,219
70	—	—	—	—	2,821	3,177	3,533	3,889	4,245	4,601	4,957	5,313	5,670	6,026	6,382	6,738
71	—	—	—	—	2,600	2,929	3,257	3,586	3,914	4,242	4,571	4,899	5,227	5,556	5,884	6,212
72	—	—	—	—	—	2,717	3,021	3,326	3,631	3,935	4,240	4,544	4,849	5,154	5,458	5,763
73	—	—	—	—	—	2,534	2,818	3,102	3,386	3,670	3,954	4,238	4,522	4,806	5,090	5,374
74	—	—	—	—	—	—	2,639	2,905	3,172	3,438	3,704	3,970	4,236	4,502	4,768	5,034
75	—	—	—	—	—	—	—	2,733	2,983	3,233	3,483	3,734	3,984	4,234	4,484	4,735
76	—	—	—	—	—	—	—	—	2,692	2,918	3,144	3,369	3,595	3,821	4,047	4,273
77	—	—	—	—	—	—	—	—	—	2,658	2,864	3,070	3,276	3,481	3,687	3,893
78	—	—	—	—	—	—	—	—	—	—	2,630	2,819	3,008	3,197	3,386	3,575
79	—	—	—	—	—	—	—	—	—	—	—	2,607	2,781	2,956	3,131	3,305
80	—	—	—	—	—	—	—	—	—	—	—	—	2,586	2,749	2,911	3,073

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50	2,983	3,744	4,505	5,266	6,027	6,788	7,549	8,311	9,072	9,833	—	—	—	—	—	—
51	2,836	3,559	4,282	5,006	5,729	6,453	7,176	7,899	8,623	9,346	—	—	—	—	—	—
52	2,702	3,391	4,081	4,770	5,459	6,148	6,838	7,527	8,216	8,905	9,595	—	—	—	—	—
53	2,580	3,239	3,897	4,555	5,213	5,872	6,530	7,188	7,846	8,504	9,163	9,821	—	—	—	—
54	—	3,099	3,729	4,359	4,989	5,619	6,248	6,878	7,508	8,138	8,768	9,398	—	—	—	—
55	—	2,971	3,575	4,179	4,783	5,386	5,990	6,594	7,198	7,802	8,406	9,010	9,614	—	—	—
56	—	2,767	3,329	3,891	4,453	5,016	5,578	6,140	6,703	7,265	7,827	8,390	8,952	9,514	—	—
57	—	2,588	3,114	3,641	4,167	4,693	5,219	5,745	6,271	6,797	7,323	7,849	8,375	8,902	9,428	9,954
58	—	—	2,926	3,420	3,915	4,409	4,903	5,397	5,892	6,386	6,880	7,374	7,869	8,363	8,857	9,352
59	—	—	2,759	3,225	3,691	4,157	4,623	5,089	5,556	6,022	6,488	6,954	7,420	7,886	8,352	8,818
60	—	—	2,610	3,051	3,492	3,933	4,374	4,815	5,256	5,697	6,138	6,578	7,019	7,460	7,901	8,342
61	—	—	—	2,908	3,328	3,749	4,169	4,589	5,009	5,429	5,850	6,270	6,690	7,110	7,531	7,951
62	—	—	—	2,778	3,179	3,581	3,982	4,383	4,785	5,186	5,588	5,989	6,390	6,792	7,193	7,595
63	—	—	—	2,659	3,043	3,427	3,811	4,195	4,580	4,964	5,348	5,732	6,116	6,501	6,885	7,269
64	—	—	—	2,549	2,918	3,286	3,655	4,023	4,391	4,760	5,128	5,497	5,865	6,233	6,602	6,970
65	—	—	—	—	2,803	3,156	3,510	3,864	4,218	4,572	4,926	5,280	5,633	5,987	6,341	6,695
66	—	—	—	—	2,622	2,953	3,284	3,615	3,946	4,278	4,609	4,940	5,271	5,602	5,933	6,264
67	—	—	—	—	—	2,775	3,086	3,397	3,708	4,019	4,330	4,641	4,952	5,263	5,574	5,885
68	—	—	—	—	—	2,616	2,910	3,203	3,496	3,790	4,083	4,376	4,670	4,963	5,256	5,550
69	—	—	—	—	—	—	2,753	3,030	3,308	3,585	3,863	4,140	4,418	4,695	4,973	5,250
70	—	—	—	—	—	—	2,612	2,875	3,138	3,402	3,665	3,928	4,192	4,455	4,718	4,982
71	—	—	—	—	—	—	—	2,677	2,922	3,168	3,413	3,658	3,903	4,148	4,393	4,639
72	—	—	—	—	—	—	—	2,505	2,734	2,964	3,193	3,422	3,652	3,881	4,110	4,340
73	—	—	—	—	—	—	—	—	2,569	2,784	3,000	3,215	3,431	3,646	3,862	4,077
74	—	—	—	—	—	—	—	—	—	2,625	2,829	3,032	3,235	3,438	3,641	3,845
75	—	—	—	—	—	—	—	—	—	—	2,676	2,868	3,060	3,253	3,445	3,637
76	—	—	—	—	—	—	—	—	—	—	—	2,533	2,703	2,873	3,043	3,212
77	—	—	—	—	—	—	—	—	—	—	—	—	—	2,573	2,725	2,877
78	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	2,604
79	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
80	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

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50	5,065	6,357	7,649	8,941	—	—	—	—	—	—	—	—	—	—	—	—
51	4,818	6,047	7,276	8,505	9,735	—	—	—	—	—	—	—	—	—	—	—
52	4,594	5,767	6,939	8,111	9,283	—	—	—	—	—	—	—	—	—	—	—
53	4,391	5,511	6,631	7,751	8,871	9,991	—	—	—	—	—	—	—	—	—	—
54	4,204	5,277	6,349	7,422	8,494	9,567	—	—	—	—	—	—	—	—	—	—
55	4,033	5,062	6,091	7,119	8,148	9,177	—	—	—	—	—	—	—	—	—	—
56	3,794	4,762	5,730	6,698	7,666	8,633	9,601	—	—	—	—	—	—	—	—	—
57	3,582	4,496	5,409	6,323	7,237	8,151	9,064	9,978	—	—	—	—	—	—	—	—
58	3,392	4,258	5,123	5,988	6,854	7,719	8,584	9,450	—	—	—	—	—	—	—	—
59	3,222	4,043	4,865	5,687	6,509	7,331	8,153	8,974	9,796	—	—	—	—	—	—	—
60	3,067	3,850	4,632	5,415	6,197	6,980	7,762	8,545	9,327	—	—	—	—	—	—	—
61	2,904	3,644	4,385	5,126	5,867	6,607	7,348	8,089	8,830	9,570	—	—	—	—	—	—
62	2,757	3,460	4,163	4,866	5,570	6,273	6,976	7,679	8,383	9,086	9,789	—	—	—	—	—
63	2,624	3,293	3,963	4,632	5,301	5,971	6,640	7,309	7,979	8,648	9,317	9,987	—	—	—	—
64	2,503	3,142	3,780	4,419	5,057	5,696	6,335	6,973	7,612	8,250	8,889	9,527	—	—	—	—
65	—	3,004	3,614	4,225	4,835	5,446	6,056	6,667	7,277	7,888	8,498	9,109	9,719	—	—	—
66	—	2,824	3,398	3,972	4,545	5,119	5,693	6,267	6,841	7,415	7,989	8,563	9,137	9,711	—	—
67	—	2,664	3,206	3,747	4,288	4,830	5,371	5,913	6,454	6,996	7,537	8,079	8,620	9,162	9,703	—
68	—	2,522	3,034	3,547	4,059	4,572	5,084	5,597	6,109	6,622	7,134	7,647	8,159	8,672	9,184	9,697
69	—	—	2,880	3,366	3,853	4,339	4,826	5,312	5,799	6,285	6,772	7,258	7,745	8,231	8,718	9,204
70	—	—	2,741	3,204	3,667	4,130	4,593	5,056	5,519	5,981	6,444	6,907	7,370	7,833	8,296	8,759
71	—	—	2,594	3,032	3,470	3,908	4,346	4,784	5,223	5,661	6,099	6,537	6,975	7,413	7,851	8,290
72	—	—	—	2,878	3,293	3,709	4,125	4,541	4,957	5,373	5,788	6,204	6,620	7,036	7,452	7,868
73	—	—	—	2,738	3,134	3,530	3,925	4,321	4,717	5,112	5,508	5,904	6,299	6,695	7,091	7,487
74	—	—	—	2,612	2,989	3,367	3,744	4,121	4,499	4,876	5,254	5,631	6,008	6,386	6,763	7,141
75	—	—	—	—	2,857	3,218	3,579	3,939	4,300	4,661	5,022	5,382	5,743	6,104	6,465	6,825
76	—	—	—	—	2,600	2,929	3,257	3,586	3,914	4,242	4,571	4,899	5,227	5,556	5,884	6,212
77	—	—	—	—	—	2,687	2,989	3,290	3,591	3,893	4,194	4,495	4,796	5,098	5,399	5,700
78	—	—	—	—	—	—	2,761	3,039	3,318	3,596	3,874	4,153	4,431	4,709	4,988	5,266
79	—	—	—	—	—	—	2,566	2,824	3,083	3,342	3,600	3,859	4,118	4,376	4,635	4,893
80	—	—	—	—	—	—	—	2,638	2,879	3,121	3,362	3,604	3,845	4,087	4,329	4,570

Policy Fee: \$60.00 Annual; Modal Factors: A 1.00, S 0.53, Q 0.27, M-ABC 0.09, M-Direct-Bill 0.10*

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Silver Guard III - Graded Death Benefit Whole Life

Monthly Bank Draft Money Purchase Options

Female Tobacco

Issue Age	\$25.00	\$30.00	\$35.00	\$40.00	\$45.00	\$50.00	\$55.00	\$60.00	\$65.00	\$70.00	\$75.00	\$80.00	\$85.00	\$90.00	\$95.00	\$100.00
50	3,403	4,271	5,139	6,007	6,875	7,743	8,611	9,479	—	—	—	—	—	—	—	—
51	3,241	4,067	4,894	5,721	6,548	7,374	8,201	9,028	9,854	—	—	—	—	—	—	—
52	3,093	3,883	4,672	5,461	6,250	7,039	7,828	8,617	9,407	—	—	—	—	—	—	—
53	2,959	3,714	4,469	5,223	5,978	6,733	7,488	8,243	8,998	9,752	—	—	—	—	—	—
54	2,836	3,559	4,282	5,006	5,729	6,453	7,176	7,899	8,623	9,346	—	—	—	—	—	—
55	2,722	3,417	4,111	4,806	5,500	6,194	6,889	7,583	8,278	8,972	9,667	—	—	—	—	—
56	2,611	3,277	3,944	4,610	5,276	5,942	6,608	7,274	7,940	8,606	9,273	9,939	—	—	—	—
57	2,509	3,149	3,789	4,429	5,069	5,709	6,349	6,989	7,629	8,269	8,909	9,549	—	—	—	—
58	—	3,030	3,646	4,262	4,878	5,494	6,110	6,726	7,342	7,958	8,574	9,189	9,805	—	—	—
59	—	2,920	3,514	4,107	4,701	5,294	5,888	6,481	7,075	7,669	8,262	8,856	9,449	—	—	—
60	—	2,818	3,391	3,963	4,536	5,109	5,682	6,254	6,827	7,400	7,973	8,545	9,118	9,691	—	—
61	—	2,717	3,269	3,822	4,374	4,926	5,478	6,030	6,583	7,135	7,687	8,239	8,792	9,344	9,896	—
62	—	2,623	3,156	3,689	4,223	4,756	5,289	5,822	6,355	6,888	7,422	7,955	8,488	9,021	9,554	10,087
63	—	2,536	3,051	3,566	4,082	4,597	5,112	5,628	6,143	6,658	7,174	7,689	8,204	8,720	9,235	9,751
64	—	—	2,952	3,451	3,950	4,448	4,947	5,446	5,945	6,443	6,942	7,441	7,939	8,438	8,937	9,435
65	—	—	2,860	3,343	3,826	4,309	4,792	5,275	5,758	6,242	6,725	7,208	7,691	8,174	8,657	9,140
66	—	—	2,670	3,120	3,571	4,022	4,473	4,924	5,375	5,826	6,277	6,728	7,179	7,630	8,081	8,532
67	—	—	2,503	2,926	3,349	3,771	4,194	4,617	5,040	5,463	5,885	6,308	6,731	7,154	7,577	7,999
68	—	—	—	2,754	3,152	3,550	3,948	4,346	4,744	5,142	5,540	5,938	6,336	6,734	7,131	7,529
69	—	—	—	2,601	2,977	3,353	3,729	4,105	4,481	4,856	5,232	5,608	5,984	6,360	6,736	7,112
70	—	—	—	—	2,821	3,177	3,533	3,889	4,245	4,601	4,957	5,313	5,670	6,026	6,382	6,738
71	—	—	—	—	2,663	3,000	3,336	3,672	4,009	4,345	4,681	5,017	5,354	5,690	6,026	6,363
72	—	—	—	—	2,523	2,841	3,160	3,479	3,797	4,116	4,434	4,753	5,071	5,390	5,708	6,027
73	—	—	—	—	—	2,699	3,002	3,304	3,607	3,909	4,212	4,515	4,817	5,120	5,422	5,725
74	—	—	—	—	—	2,570	2,858	3,147	3,435	3,723	4,011	4,299	4,587	4,876	5,164	5,452
75	—	—	—	—	—	—	2,728	3,003	3,278	3,553	3,828	4,103	4,378	4,653	4,928	5,204
76	—	—	—	—	—	—	2,503	2,755	3,007	3,260	3,512	3,764	4,017	4,269	4,521	4,773
77	—	—	—	—	—	—	—	2,545	2,778	3,011	3,244	3,477	3,710	3,943	4,176	4,409
78	—	—	—	—	—	—	—	—	2,581	2,797	3,014	3,230	3,447	3,663	3,880	4,096
79	—	—	—	—	—	—	—	—	—	2,612	2,814	3,016	3,219	3,421	3,623	3,825
80	—	—	—	—	—	—	—	—	—	—	2,639	2,829	3,019	3,208	3,398	3,587

Policy Fee: \$60.00 Annual; Modal Factors: A 1.00, S 0.53, Q 0.27, M-ABC 0.09, M-Direct-Bill 0.10*

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