Final Expense

Silver Guard®
Senior Life

The Baltimore Life
COMPANIES

Product Features

The Silver Guard Series products are simplified issue, whole life insurance policies designed for final expense needs. They are non-participating whole life policies that offer your client guaranteed premiums and death benefits. These products can be applied for using a traditional paper application with phone inspection or using Baltimore Life's INSpeed® process, a paperless application system enrolling applicants via our call center.

Silver Guard I

- Guaranteed: level premium, level death benefit, cash and non-forfeiture values available
- Life-Pay or 10-Pay
- Non-tobacco and tobacco user rates
- Premium rates are based on underwriting tables standard through table 4
- Add Accidental Death Benefit Rider for increased coverage at minimal cost (Silver Guard I life pay only)
- Available in all states ***except*** Kentucky, New York and Washington

Silver Guard II

- Graded death benefit: 25% of the policy face amount in year one of coverage; 50% of the policy face amount in year two of coverage; 100% of the policy face amount in year three of coverage and thereafter
- The policy pays 100% of its face value in all policy years if death is due to an accident
- Life-Pay only
- Premium rates are based on underwriting tables 5 through 8
- Available in all states ***except*** Kentucky, Massachusetts, Minnesota, Missouri, New York, North Carolina, South Carolina, Washington, and West Virginia

Silver Guard III

- Graded death benefit: 25% of the policy face amount in year one of coverage; 50% of the policy face amount in year two of coverage; 100% of the policy face amount in year three of coverage and thereafter
- The policy pays 100% of its face value in all policy years if death is due to an accident
- Life-Pay only
- Premium rates are based on underwriting tables 9 through 12
- Available in all states ***except*** Kentucky, Massachusetts, Minnesota, Missouri, New York, North Carolina, South Carolina, Washington, and West Virginia

Issue ages *(age last birthday)*

50-80

Face Amount Limits and Bands

Minimum

$2,500 minimum *(Minimum premium for EFT of $20 monthly or $240 annually)*

Maximum

Silver Guard I: Ages 50-75 - $25,000 maximum; Ages 76-80 - $15,000 maximum
Silver Guard II: $15,000 maximum
Silver Guard III: $10,000 maximum

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

Policy Fee

$60, fully commissionable

Premium Modes

- EFT Modes for Applications enrolled via IN*Speed:* Monthly, semi-annual, and annual
- Paper Application: Monthly Electronic Funds Transfer (EFT, Bank Draft), and direct bill modes Annual, Semi-Annual (SA), or Quarterly (Q)

Additional Benefits and Riders

- Accidental Death Benefit for Silver Guard I - Life Pay
- $1,000 Cash Draft Benefit

Sample Rates for Silver Guard Whole Life

$10,000 Face Amount, Silver Guard I - Life Pay, Non-Tobacco
Monthly Bank Draft Premium

	Age 55	Age 65	Age 75
Male	$39.60	$60.30	$104.40
Female	$32.40	$47.70	$81.00

$10,000 Face Amount, Silver Guard I - Life Pay, Tobacco
Monthly Bank Draft Premium

	Age 55	Age 65	Age 75
Male	$52.20	$81.00	$149.40
Female	$41.40	$63.00	$109.80

$10,000 Face Amount, Silver Guard II, Life Pay, Non-Tobacco
Monthly Bank Draft Premium

	Age 55	Age 65	Age 75
Male	$53.10	$83.70	$171.90
Female	$45.45	$73.80	$119.70

$10,000 Face Amount, Silver Guard III, Life Pay, Non-Tobacco
Monthly Bank Draft Premium

	Age 55	Age 65	Age 75
Male	$63.00	$99.00	$205.20
Female	$54.00	$87.30	$144.00

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For agent use only with Baltimore Life policy forms 7870 and 7959, and rider Form 7922, and state specific variations, where applicable. Product not available in all states.

Form 8131SG-1111