

Date

Name  
Address  
Address  
City, State, Zip

Dear

### ***Bridge your Assets So Your Legacy Will Live On!***

As time marches on and the years pass, you probably have successfully accumulated money in financial vehicles such as certificates of deposit, mutual funds, annuities, stocks and bonds. If you are like most people, you are looking for ways to reduce your taxable income while maintaining adequate income to cover your daily living expenses. You may also have a strong desire to transfer portions of your liquid assets not needed for daily living expense onto your children, grandchildren, favorite charity or alma mater.

Consider these key questions:

- Does reducing your taxable income while immediately increasing your estate interest you?
- Would you like to avoid probate costs and possible delays for your heirs when your estate is settled?
- Would you like to have access to cash in case of emergency or a catastrophic illness?

If you answered “yes” to any of these questions, you may want to consider the benefits of **Secure Solutions® Single Premium Whole Life** insurance from The Baltimore Life Insurance Company for you and your heirs.

- Immediately increases your estate
- Provide an income tax-free inheritance to your beneficiaries
- Pass money directly to beneficiaries avoiding costs of probate
- Receive a guaranteed death benefit for life
- Access your guaranteed cash values for financial emergencies
- Receive a portion of your death benefit while living in case of a catastrophic illness:
  - ✓ Terminal Illness
  - ✓ Nursing Home Confinement
  - ✓ Home Health Care/Adult Day Care
  - ✓ Other Qualified Care

I will call you in the coming days to discuss this opportunity to bridge your assets and create a legacy for your heirs.

Sincerely,

Agent Name  
Agent

*Single Premium Whole Life is issued and underwritten by The Baltimore Life Insurance Co. Refer to the policy for complete terms and conditions. Use with Baltimore Life policy form 7982 and state specific variations where applicable. Product not available in all states.*

PR0057