

The Baltimore Life Insurance Company  
SILVER GUARD SERIES

General Agent  
Commission Schedule

Policy	First Year Commission	Renewal Commissions			Form Number
		Years 2-10	Years 11-15	Years 16+	
Silver Guard I <i>Life Pay and 10 Pay</i>	105%	7.5%	2%		6071S (Non-Par) 4082S (Par)
Silver Guard II <i>Graded Death Benefit-Life Pay Only</i>	75%	7.5%	2%		6100S (Non-Par) 4059S (Par)
Silver Guard III <i>Return of Premium</i>	55%	7.5%	2%		7820

**General Information:**

- For Silver Guard I, II, and III, the policy fee is not commissionable.
- Commissions will be charged back as follows:
  - Should a policy be rescinded for any reason, including denial of a contestable claim, the full commission will be charged back.
  - When a premium for an earned commission is reversed, the commission associated with the reversed premium will be charged back.
  - When a policy is lapsed or surrendered and there are outstanding unearned commission advances, the unearned advances will be charged back.
  - If the insured dies a non-accidental death during the first four (4) policy months, all commissions will be charged back.
- Please note that your appointment may be withdrawn if minimum production requirements are not met.

This Commission Schedule becomes effective upon Home Office approval. The Commission Schedule can be modified or changed in any way at any time by Baltimore Life by sending written notice to the Agent. The Commission Schedule shall be considered attached to and a part of the Agent Contract between the Agent and The Baltimore Life Insurance Company.

Agent Name _____	
Signature _____	Date _____
Baltimore Life Home Office Approval _____	Date _____

The Baltimore Life Insurance Company  
 SECURE SOLUTIONS® WHOLE LIFE

## Commission Schedule Overview

	First Year Commissions		Renewal Commissions	
	Whole Life: Level Death Benefit*	Additional Insurance Rider	Years 2-10	Service Fees Years 11+
	<i>Life Pay and 20 Pay Only</i>	<i>Paid Up Additions</i>		
Regional General Agent	85.0% ✓	4.0%	4.0%	—
Agent	80.0%	3.5%	3.5%	—
Agent	75.0%	3.0%	3.0%	—
Agent	70.0%	2.5%	2.5%	—
Agent	65.0%	2.0%	2.0%	—
Agent	60.0%	2.0%	2.0%	—
Agent	55.0%	2.0%	2.0%	—
Agent	50.0%	1.0%	1.0%	—
Agent	40.0%	1.0%	1.0%	—



The Baltimore Life  
 COMPANIES

10075 Red Run Boulevard - Owings Mills, MD 21117-4871

800.628.5433 • www.baltlife.com

The Baltimore Life Insurance Company

# Home Secure™

15-, 20- and 30-Year Term Life Insurance

## Commission Schedule Overview

**FIRST YEAR**

General Agent	115%	3.5%
Agent	110%	3.0%
Agent	105%	2.5%
Agent	100%	2.0%
Agent	95%	1.5%
Agent	90%	1.0%
Agent	85%	0.5%
Agent	80%	0%
Agent	75%	
Agent	70%	
Agent	65%	
Agent	60%	
Agent	55%	
Agent	50%	
Agent	40%	
Agent	30%	



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The Baltimore Life Insurance Company  
**SECURE SOLUTIONS®**  
 Single Premium Whole Life

## General Agent Commission Schedule

Commission on First Year Premium for Ages 50 - 80	Commission on First Year Premium for Ages 81 - 85
13.00%	6.50%

### General Information:

- Commissions are based on the single premium received.
- Commissions are paid only on premiums actually received by The Baltimore Life Insurance Company (the Company). Commissions paid on premiums which are refunded for any reason will be charged back to the agent.
- All commissions will be charged back in the event of a non-accidental death within the first four (4) months from the policy's issue date. No commissions will be charged back on accidental deaths.
- All commissions will be charged back in the event of a policy lapse or surrender during months 1 through 6 from the policy's issue date. Fifty percent of commissions will be charged back in the event of a policy lapse or surrender during policy months 7 through 12.
- Please note that your appointment may be withdrawn at the discretion of the Company if minimum production requirements are not met.

This Commission Schedule becomes effective upon Home Office approval. The Commission Schedule can be modified or changed in any way at any time by Baltimore Life by sending written notice to the Marketing Organization. The Commission Schedule shall be considered attached to and a part of the Marketing Organization Contract between the Marketing Organization and The Baltimore Life Insurance Company.

Marketing Organization Name \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

Baltimore Life Home Office Approval \_\_\_\_\_ Date \_\_\_\_\_



The Baltimore Life  
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10075 Red Run Boulevard • Owings Mills, MD 21117-4871

The Baltimore Life Insurance Company  
**GENERATION LEGACY™**

## General Agent Commission Schedule

	Ages 60-74	Ages 75-80
<b>Total Commission</b>	13.00%	11.00%
Whole Life Policy <i>Form 8243</i>	9.50%	7.50%
Single Premium Immediate Annuity Policy <i>Form 8244</i>	3.50%	3.50%

**General Information:**

- Commissions are based on the single premium.
- Commissions are paid only on premiums actually received by Baltimore Life Insurance Company (the Company).
- Commissions are allocated between the life insurance policy and single premium immediate annuity (SPIA) for chargeback purposes.
- Commissions paid on premiums which are refunded for any reason will be charged back to the agent.
- All commissions (Life and SPIA) will be charged back in the event of a non-accidental death within the first four (4) months from the policy's issue date. No commissions will be charged back on accidental deaths.
- One hundred percent (100%) of the commissions allocated to the life portion of the single premium will be charged back in the event of a life policy lapse or surrender during months 1 through 6 from the policy's issue date. Fifty percent (50%) of the life commissions will be charged back in the event of a life policy lapse or surrender during policy months 7 through 13.
- Please note that your appointment may be withdrawn at the discretion of the Company if minimum production requirements are not met.

This Commission Schedule becomes effective upon Home Office approval. The Commission Schedule can be modified or changed in any way at any time by the Company by sending written notice to the General Agent. The Commission Schedule shall be considered attached to and part of the General Agent Contract between the General Agent and the Company.

Agent Name _____	
Signature  _____	Date _____
Baltimore Life Home Office Approval _____	Date _____