

IQumulate™ SPDA Interest Rates



New money interest rates effective Friday, August 1, 2025

5.40%

3-Year Guaranteed Period

5.80%

5-Year Guaranteed Period

5.85%

7-Year Guaranteed Period

Rider Options

Optional No-Cost Riders

These riders are at no cost to your clients!

- **Nursing Home Withdrawal Charges Waiver**
- **Terminal Illness Waiver**

Optional Riders Rate Reduction

- **Enhanced Death Benefit:** Election of this optional rider will reduce the interest rate by 0.15%
- **Partial Withdrawal Charge Waiver:** Election of this optional rider will reduce the interest rate by 0.20%

Minimum Renewal Interest Rate

2.75% is the minimum renewal interest rate for each renewal period, which is established when the contract is issued.



The Baltimore Life®
COMPANIES

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Quoted interest rates are subject to change without notice. Please contact our Annuity Services Support Center at (877) 533-2468 to confirm the current interest rate. Product and/or riders may not be available in all states. Please refer to the Single Premium Deferred Annuity contract form number ICC24-9107 or state variation for all terms and conditions.

The Baltimore Life Insurance Company
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Form 9136-0825