

# SBLI TERM-AT-A-GLANCE

SBLI Brokerage offers a complete range of guaranteed level term insurance options providing both affordable protection and adaptability to meet your clients' varied needs.

Features		Level Term Life Insurance				
<b>Product Design</b>		Guaranteed Level Premium Term (10, 15, 20, 25 and 30 years)				
<b>Min. / Max. Face Amounts</b>		Minimum: \$100,000 Maximum: \$50M <sup>1</sup>				
<b>Issue Ages</b>		<b>10 Year</b>	<b>15 Year</b>	<b>20 Year</b>	<b>25 Year</b>	<b>30 Year</b>
	Non-Nicotine	18-74	18-65	18-60	18-55	18-50
	Nicotine	18-70	18-60	18-55	18-50	18-45
	Renewability	To age 85				
<b>Banding</b>		Band 1: \$100,000 - \$249,999 Band 2: \$250,000 - \$499,999 Band 3: \$500,000		Band 4: \$500,001 - \$999,999 Band 5: \$1,000,000 +		
<b>Underwriting Process</b>		<u>Accelerated Underwriting:</u> Face amounts \$100K-\$500K, ages 18-60, are underwritten with a short telemed exam <sup>2</sup>			<u>Traditional Underwriting:</u> Face amounts above \$500K, all ages, are underwritten with a traditional paramedical exam	
<b>Policy Fee</b>		Annual policy fee \$72 (bands 1, 2, 3) Modalized for premiums not paid annually <sup>3</sup>			Annual policy fee \$60 (bands 4, 5) Modalized for premiums not paid annually <sup>3</sup>	
<b>Payment Modal Factors</b>		Premiums may be paid annually, semi-annually, quarterly or monthly <sup>4</sup> . For premiums paid other than annually the following modal factors apply:				
		<b>Semi-annually</b>	<b>Quarterly</b>	<b>Monthly</b>		
		Annual premium x 0.510	Annual premium x 0.260	Annual premium x 0.087		
<b>Risk Classes</b>	Non-Nicotine	Preferred Plus, Preferred, Select, Standard				
	Nicotine	Preferred, Standard				
<b>Riders</b>		<b>Accelerated Death Benefit Rider</b>	<b>Children's Level Term Rider</b>	<b>Waiver of Premium</b>	<b>Accidental Death Benefit Rider</b>	
		Automatically included at no additional cost, providing early access to a portion of the death benefit if the insured is diagnosed with a terminal illness	Optional rider providing up to \$25,000 of coverage for all eligible children at a low cost of \$6 per thousand of coverage	Providing continuation of coverage without having to pay premiums in the event of total disability	Optional rider providing the riders face amount, up to \$250,000, if the insured dies within 180 days due to an accident, as indicated by a physician's statement or a death certificate	
<b>Conversion Options</b>		Conversion to either a whole life policy or a universal life policy at any point prior to the earlier of attained age 70 or the end of the level term period. Conversion to universal life is only allowed on face amounts greater than or equal to \$100,000				

<sup>1</sup>Home Office approval is required for face amounts over \$10M for issue ages 70-74. <sup>2</sup>Ages 61-74 will be traditionally underwritten. <sup>3</sup>Policy fee is not commissionable.

<sup>4</sup>Premiums paid monthly via electronic funds transfer only.