

Introducing the Affordable Solution for the All-Important Family Market

Young Families Confront Core Financial Questions About Their Future:

- “What happens to my family if I die too soon?”
- “What if I live longer than I expected?”
- “What if I become disabled?”
- “How can I be sure my family will always be protected in any financial climate?”
- “What product solution will work best for my family and me?”

WHOLE LIFE IS ONE TIMELY AND COST-EFFECTIVE SOLUTION

- Whole life insurance can appeal to those who seek a permanent solution because it covers clients for their entire lives – no matter when they pass.
- If a policy owner needs additional retirement income, whole life insurance can help, too.
- One of the most important assets for young families is their potential earnings power, and this is what whole life insurance protects.

FLEX WHOLE LIFE WITH A TERM COMBO IS THE BUDGET-FOCUSED SOLUTION FOR YOUNG FAMILIES

Many new families have student loans, car payments, mortgages and the cost of raising children. Flex Whole Life is designed to support families’ lifestyles, provide financial security and safeguard dreams for the future.



Highly competitive guaranteed death benefits

- Flex Whole Life provides access to cash when a family needs it the most, regardless of market conditions. This can replace a family’s income, support a survivor’s retirement or fund a child’s education.
- The liquidity from the death benefit can help pay estate taxes and administration expenses.
- A beneficiary will generally receive these proceeds tax-free.

A lifetime of living benefits

- Guaranteed cash value and potential annual dividend growth on a tax-deferred basis can help pay for planned events, from tuition to weddings to retirement, as well as respond to unplanned financial emergencies.
- A Waiver of Premium (WOP) rider ensures that premiums will be waived if a client becomes disabled (limitations and restrictions apply).¹
- Affordable riders, such as the Guaranteed Purchase Option (GPO), Accelerated Death Benefit or Children’s rider, can meet a family’s evolving needs.¹

PRODUCT PACKAGES

AN AFFORDABLE TERM BLEND: SBLI WHOLE LIFE AND SBLI TERM LIFE

✓ GOOD²

✓ BETTER³

✓ BETTER PLUS⁴

✓ BEST⁵

Less than
\$100
per month

Less than
\$200
per month

Less than
\$300
per month

Less than
\$400
per month



TAKE ACTION

1. Look at your book of business and identify the most likely clients for Whole Life. Then, do the same with your prospects.

🎯 PROFILE

- ✓ Age 30+ and married with a child or children.
- ✓ Has a solid current income and strong earnings potential.

🎯 MINDSET

- ✓ Wants to financially protect the family in the event of death, needs continued insurance if disabled, but currently on a limited budget.
- ✓ Seeks guaranteed cash value for needs – from supplementary retirement income to tuition funding – at an affordable price!

2. Match a client or prospect's needs to the right affordable product package

SBLI's innovative product packages combine:

- A blended whole life/term insurance product to maximize protection, minimize costs and respond to a young family's critical protection needs.
- A range of optional riders: Waiver of Premium, Guaranteed Purchase Option, Accelerated Death Benefit and Children's Riders.¹
- A separate term insurance policy for the spouse for even greater protection.

3. Gain from your GA's experience

Discussing Flex Whole Life gives you an opportunity to wholeheartedly connect with families. Your GA can help you open conversations and close new business efficiently.

FOR MORE INFORMATION, PLEASE CONTACT:

¹All of the riders except the Accelerated Death Benefit Rider charge an additional premium and these charges are included in the illustrations outlined below.

All illustrations as of 06/04/2019. Please note monthly payments are only allowed via EFT.

²The Good package premium is \$98.91 per month and includes: an SBLI Flex Continuous Pay Whole Life policy for a female, age 35, Standard NN risk class with a death benefit of \$50,000; a 30-Year Level Term Insurance Rider of \$90,000; plus a \$25,000 Children's Rider and WOP, GPO (\$45,000 Options) and Accelerated Death Benefit Riders; and an SBLI 20-Year Level Premium Term policy for a male, age 35, PPNN risk class with a death benefit of \$130,000.

³The Better package premium is \$193.74 per month and includes: an SBLI Flex Continuous Pay Whole Life policy for a male, age 35, PPNN risk class with a death benefit of \$130,000; a 30-Year Level Term Insurance Rider of \$250,000; plus a \$25,000 Children's Rider and WOP, GPO (\$100,000 Options) and Accelerated Death Benefit Riders; and an SBLI 20-Year Level Premium Term policy for female, age 35, PPNN risk class with a death benefit of \$375,000.

⁴The Better Plus package premium is \$294.83 per month and includes: an SBLI Flex Continuous Pay Whole Life policy for a male, age 35, PPNN risk class with a death benefit of \$210,000; a 30-Year Level Term Insurance Rider of \$420,000; plus a \$25,000 Children's Rider and WOP, GPO (\$100,000 Options) and Accelerated Death Benefit Riders; and an SBLI 20-Year Level Premium Term policy for a female, age 35, PPNN risk class with a death benefit of \$600,000.

⁵The Best package premium is \$394.99 per month and includes: an SBLI Flex Continuous Pay Whole Life policy for a male, age 35, PPNN risk class with a death benefit of \$290,000; a 30-Year Level Term Insurance Rider of \$560,000; plus a \$25,000 Children's Rider and WOP, GPO (\$100,000 Options) and Accelerated Death Benefit Riders; and an SBLI 20-Year Level Premium Term policy for a female, age 35, PPNN risk class with a death benefit of \$850,000.

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