

SBLI

THE GIFT OF GIVING

 THE \$100,000 GIFT

Many grandparents would like to make substantial gifts to their grandchildren but living on a fixed income can make them difficult. With the purchase of a level payment whole life policy based on their lives, grandparents can maximize their gift and guarantee the death benefit.



THE LIFE INSURANCE SOLUTION

You apply for a life insurance policy on your life, and pay any required premiums. At death, SBLI pays the income tax-free proceeds to your children or grandchildren.

THE ADVANTAGES OF WHOLE LIFE INSURANCE

Using whole life insurance to fund your gift yields many advantages. If you die prematurely, you can leverage your gifts into a substantial bequest. If you live, the cash values¹ in the policy can be used as a “rainy day fund” to help support your grandchildren, or even yourself if the need arises. The policy is also eligible to receive annual dividends and these can increase both the total death benefit and the total cash value of the policy².

THE \$100,000 GIFT

SBLI FLEX CONTINUOUS PAYMENT WHOLE LIFE³ · \$100,000 GUARANTEED DEATH BENEFIT · MALE RATES, NO RIDERS

Age/Risk Class	Preferred Plus Non-Nicotine		Preferred Non-Nicotine		Standard Non-Nicotine	
	Monthly Premium	Guaranteed Death Benefit	Monthly Premium	Guaranteed Death Benefit	Monthly Premium	Guaranteed Death Benefit
55	\$221.59	\$100,000	\$227.07	\$100,000	\$235.94	\$100,000
60	\$277.36	\$100,000	\$284.40	\$100,000	\$295.97	\$100,000
65	\$356.53	\$100,000	\$365.23	\$100,000	\$380.54	\$100,000
70	\$472.32	\$100,000	\$482.42	\$100,000	\$502.60	\$100,000

FOR MORE INFORMATION,
PLEASE CONTACT:

¹Loans and withdrawals will decrease the policy's cash value and death benefit. Unpaid loans are subject to ordinary income tax and, if taken prior to age 59½, a 10% federal tax penalty. This is designed for general informational purposes on the subjects covered and is not intended to be legal, tax, or investment advice. Information regarding the subjects covered may not constitute the most up-to-date available and no representations are made that the content is error-free. Further, pursuant to IRS Circular 230, it cannot be used to avoid tax penalties or to promote, market or recommend any tax plan or arrangement. You should consult your own legal, tax, or investment advisor regarding your personal situation. ²Assumes that dividends are used to purchase paid-up additional insurance. Dividends are not guaranteed. All guarantees are subject to the claims-paying ability and strength of the issuing insurance company. ³Illustration output as of 12/15/2021. A life insurance policy cannot be sold solely as a vehicle for gifting. Policy Form Series 21-P-PWL, 21-P-PSPWL. Products and features may not be available in all states. Approved for consumer use. The Savings Bank Mutual Life Insurance Company of Massachusetts, Woburn, MA. ©2022 All rights reserved. NAIC #70435. 21-2027 12/21