



You never know when life will change. That's why protecting your loved ones is so important. SBLI can help. Since 1907, we've protected over one million families with affordable and dependable life insurance. We're known for not only delivering on our promises, but also exceeding them, and we look forward to proving this to you and your family.

#### **WHY SBLI FLEX WHOLE LIFE?**

- Superior flexibility for various insurance needs.
- Proud history of dividend integrity.
- Guaranteed premiums, death benefit and cash value.

### **Providing You with a Lifetime of Flexibility and Financial Benefits**

Flex Whole Life insurance is an ideal way to protect your family's future while also providing the versatility to meet your financial obligations while you're alive.

With Flex Whole Life, your family is covered for your entire life and your premium amount will never increase. After one year, you can borrow from the policy's cash value.<sup>1</sup> The value grows tax advantaged and provides the means to cover expenses, help pay for college, provide estate liquidity and create additional retirement income.

Every Flex Whole Life product is eligible to receive annual dividends, which can be left to accumulate with interest, reduce future premiums, fund paid-up policy additions or be taken in cash. We are proud to have a longstanding history of meeting and often surpassing our annual dividend projections.

### **Tailor Your Coverage to Your Family's Unique Goals and Needs**

Your policy will include an Accelerated Death Benefit rider at no premium charge which allows you to receive a portion of your coverage as a living benefit if you are diagnosed with a terminal illness.<sup>2</sup>

## Tailor Your Coverage to Your Family's Unique Goals and Needs (continued)

What's more, you can add other eligible riders to meet your family's evolving needs. These typically incur an additional cost. Please note the only rider available on the Single Premium Flex Whole Life policy is the Accelerated Death Benefit rider.

- **Accidental Death Benefit** will pay additional proceeds to beneficiaries if death occurs by an accident.
- **Children's Level Term** provides up to \$25,000 of term life insurance coverage at one low cost for all natural children, stepchildren or legally adopted children.
- **Guaranteed Level Premium Term** provides additional coverage for the entire term selected: 10, 15, 20, 25 or 30 years. The rider also has conversion privileges.
- **Guaranteed Purchase Option** provides options to buy additional whole life insurance at specific ages or life events with no medical exams or health questions.
- **Single-Pay Paid-Up Additions** allows you to make an additional cash deposit to enhance your policy's death benefit and cash value. This rider can be funded with cash or from a tax-free exchange from another permanent life insurance policy.
- **Waiver of Premium** will pay your premiums in the event of total disability.

## Choose Your Payment Schedule

You can limit the duration of your premiums while still maintaining coverage for your entire life.

- **Continuous Payment Flex Whole Life** payments are made every year.
- **Limited Payment Flex Whole Life** payments are made for your choice of 10, 15, or 20 years, or until age 65.
- **Single Premium Flex Whole Life** allows you to purchase your policy with a single payment.

### YOUR AGENT IS READY TO HELP YOU

1. With your agent's guidance, first determine how much life insurance you need, how many years you will need it, how much you can spend and the type of policy that best meets your needs and goals.
2. Your agent can explain the array of SBLI life insurance riders and help determine what is best for you and your family.
3. Discuss with your agent how SBLI can help you as we've helped families like yours for over a century.

<sup>1</sup>Loans will reduce your net cash value and net death benefit and may be subject to interest charges. Unpaid loans are subject to ordinary income tax and, if taken prior to age 59 1/2, a 10% federal tax penalty. <sup>2</sup>Subject to an administrative expense charge upon acceleration. Policy Form Series: 21-P-PWL, 21-P-PSPWL. Rider Form Series: BC-40.1, 18-R-AXRDB, 18-R-AXDDB, BN-9, BN-50, BN-56, 14-WOPR. Dividends are not guaranteed. They are declared annually by SBLI's Board of Directors. All guarantees are subject to the claims-paying ability and strength of the issuing insurance company. Approved for consumer use. This informative sheet provides a brief description of the riders. Certain exclusions apply. Not available in all states. The Savings Bank Mutual Life Insurance Company of Massachusetts. NAIC #70435 ©2023 All rights reserved.