

# THE TOP 10 REASONS TO SELL SBLI FLEX WHOLE LIFE

# SBLI®



SBLI Flex Whole Life insurance is a competitively designed whole life product suite that provides guaranteed premiums, coverage, and cash value growth for life with the potential to earn dividends. With a suite of products and a wide choice of riders, SBLI Flex Whole Life sets the standard for flexibility, integrity, and guarantees. Here are the top 10 reasons to sell our product:



## FLEXIBILITY

1. Six product options – continuous pay, limited pay (10-, 15-, or 20-pay), life paid up at age 65, and single premium – providing a broad range of options to meet your clients' needs.
2. Seven riders– Accelerated Death Benefit, Accidental Death Benefit, Children's Level Term, Guaranteed Level Premium Term, Guaranteed Purchase Option, Single-Pay Paid-Up Additions, and Waiver of Premium, providing maximum flexibility to your product design.
3. A Guaranteed Level Premium Term Rider can be included on all limited and continuous pay products, except for the single premium.
4. Very strong blended whole life/ term rates with up to two times the base amount available.



## INTEGRITY

5. Strong guaranteed cash values with potential for dividends each year from a company which has excellent historical actual-versus-projected dividend performance when compared to many of our competitors.
6. Since 1907, SBLI has protected over one million families with affordable, dependable life insurance. The Company has earned an A (Excellent) rating from A.M. Best<sup>1</sup> for financial strength, and an A- (Strong) rating from Standard & Poor's<sup>2</sup>.



## GUARANTEES

7. Term blends produce exceptionally affordable premiums with our competitive SBLI term rates.
8. All Guaranteed Level Premium Term Riders are convertible to a permanent plan at the earlier of the level term period or age 70.
9. After the tenth policy anniversary, gains in the policy can be loaned out with no net cost. For these "zero net-cost loans", the loan interest rate charged will be equal to the interest rate used to calculate the guaranteed cash value of the policy.
10. As long as there is enough cash value in the policy, late premium payments are automatically paid via a premium loan, so late or missed premiums do not lapse the policy.

<sup>1</sup>A.M. Best's second-highest Financial Strength rating category. Visit [www.ambest.com](http://www.ambest.com) for more details. <sup>2</sup>Standard & Poor's third-highest Financial Strength rating category. Visit [www.standardandpoors.com](http://www.standardandpoors.com) for more details. For the education of producers/brokers only. Not for use with the public. Products and features may not be available in all states. 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. The Savings Bank Mutual Life Insurance Company of Massachusetts, Woburn, MA. NAIC #70435. © 2023 All rights reserved. 06/2023