

# ASSURE LEVEL TERM™ LIFE INSURANCE AT-A-GLANCE

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

FEATURES		SIMPLIFIED ISSUE LEVEL TERM INSURANCE			
<b>Product Design</b>		Guaranteed Level Premium Term (10, 15, 20, and 30 years)			
<b>Min. / Max. Face Amount</b> (coverage is offered in increments of \$1,000)		Minimum	\$100,000	\$100,000	\$100,000
		Maximum <sup>1</sup>	For ages 18-40: the lesser of \$1M or 20 x Income For ages 41-50: the lesser of \$1M or 15 x Income	For ages 51-55: the lesser of \$500,000 or 10 x Income	For ages 56-60: the lesser of \$150,000 or 10 x Income
<b>Term Length</b>		For ages 18-50: 10-, 15-, 20- or 30-year Term		For ages 51-60: 10-, 15- or 20-year Term	
<b>Renewability</b>		To age 85			
<b>Banding</b>		Band 1: \$100,000 - \$249,999 Band 2: \$250,000 - \$499,999		Band 3: \$500,000+	
<b>Policy Fee</b>		Annual policy fee \$50. <sup>2</sup> Modalized for premiums not paid annually.			
<b>Underwriting Process</b>		Fast and convenient simplified issue underwriting process with a decision in minutes. No medical exam - No PHIs - No APS - No HOS.			
<b>Payment Modal Factors</b>		Premiums may be paid annually, semi-annually, quarterly or monthly. <sup>3</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 0.51	Annual premium x 0.26	Annual premium x 0.087	
<b>Risk Classes</b>	Non-Nicotine	Elite, Preferred, Select, Standard			
	Nicotine	All nicotine risks, up to substandard table D			
<b>Riders / Services</b>		<b>Accelerated Death Benefit Rider</b>	<b>Children's Level Term Rider</b>	<b>Charitable Giving Rider</b>	<b>Accidental Death Benefit Rider</b>
		This rider is automatically included at no extra cost, providing early access to a portion of the death benefit if the insured is diagnosed with a terminal illness. <sup>4</sup>	This is an optional rider providing either \$5,000 or \$10,000 of coverage for all eligible children at a low cost of \$12 annually, per thousand of coverage. <sup>5</sup>	This rider is automatically included at no extra cost, providing an additional benefit of 0.5% of the base policy to the client's charity of choice, <sup>6</sup> over and above the client's selected face amount.	This is an optional rider providing the rider's face amount, offered in increments of \$25,000 up to the lesser of \$250,000 or ½ the base policy face amount, if the insured dies no more than 180 days after (and due to) an accident, as indicated by a physician's statement or a death certificate.
		<b>LegacyShield<sup>®7</sup></b>			
		With LegacyShield <sup>®</sup> , clients can access the following: <ul style="list-style-type: none"> <li>° Safely store their documents, final wishes, family photos, and more.</li> <li>° Consolidate all of their financial accounts in one convenient dashboard.</li> <li>° Create documents for their estate plan, including their will, power of attorney, HIPAA authorization, and advance directive.</li> </ul>			
<b>Conversion Options</b>		Conversion to 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>8</sup>			

<sup>1</sup>Please note, for mortgage coverage only, quoting should not exceed 1.5 times the mortgage amount. <sup>2</sup>The policy fee is non-commissionable. <sup>3</sup>Premiums paid monthly via electronic funds transfer only. <sup>4</sup>There is an administrative expense charge upon acceleration of the death benefit. <sup>5</sup>Coverage is available for the natural, legally adopted or stepchildren of the base policy insured who are at least 30 days old and less than 17 years old. The rider will not be issued unless there is at least one insurable child at the time the base policy is issued. <sup>6</sup>If no specific charity is selected by the applicant, the default selection is the Make-A-Wish Foundation of America. <sup>7</sup>SBLI has partnered with LegacyShield to provide certain products with your clients' policy. Additional LegacyShield products may also be available for purchase. Your clients' relationship or agreements with LegacyShield are separate from their relationship or agreements with SBLI. The kits they may be receiving access to through LegacyShield are not intended to be legal, tax, or investment advice. Your clients should consult their own legal, tax, or investment advisor regarding their personal situation. LegacyShield is a subsidiary of SBLI. Products or Services offered under LegacyShield are not insurance and are subject to change. For more information, please contact SBLI via telephone at 800-694-7254. <sup>8</sup>Please note, term conversions to a universal life policy are temporarily unavailable in California.

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