



THE GIFT OF GIVING

Would you like to make a substantial gift to your grandchildren, but feel constrained by your tight budget or fixed income? By purchasing a level payment whole life policy for yourself, you can maximize a gift to your grandchildren with the guaranteed death benefit.



THE LIFE INSURANCE SOLUTION

It starts by applying for a life insurance policy for yourself and paying your required premiums. When you pass, SBLI will help you leave your legacy by paying the income tax-free benefit to your children or grandchildren.¹

THE ADVANTAGES OF WHOLE LIFE INSURANCE

Utilizing whole life insurance to fund your gift offers many advantages. In the event of premature death, your gift can transform into a substantial bequest. If you live, the cash values in the policy are guaranteed to grow, tax-deferred, over time. However, if the full death benefit is no longer needed, you can withdraw some of this cash value during your lifetime to help support your grandchildren, or even yourself if the need arises.²

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

What legacy will you leave?
Contact me for guidance.

¹Life insurance death benefits are generally federal income tax-free; as per IRC §101(a). ²Loans 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. ³Illustration output as of 11/28/23. A life insurance policy cannot be sold solely as a vehicle for gifting.

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