

## YOUR HOME IS PART OF YOUR FAMILY.

Protect it from the unexpected.



Your home is a family room full of memories, a place that provides your family with happiness, comfort, and safety. The thought of your loved ones losing their home shortly after losing you is unsettling. That's why protecting it from the unexpected is so important.

**42%** of U.S. households would be financially impacted by the loss of a primary wage earner within 6 months!<sup>1</sup>

### Protect your Home with Quility Level Term Life Insurance from SBLI

Fortunately, with affordable, simplified issue term life insurance from SBLI, your family can continue to live comfortably in the home that you have worked so hard to provide.

Your Life Insurance Protection Needs	The Quility Level Term Life Insurance Solution
<p>The amount of coverage you may need is based on your individual situation and your mortgage and other expenses you may need to cover.</p> <p>Quility Level Term Life Insurance can help you fulfill your commitment to protect the ones you love with your choice of coverage. Choose the amount and duration you need.</p>	<p>Our guaranteed level term insurance solution offers a level premium payment term and is our most affordable protection.</p>

### Quility Level Term Insurance provides safe, simple life insurance protection with:

- A fast and easy online application. You will get a decision within minutes.<sup>2</sup>
- No medical exam, no waiting.
- A tax-free death benefit paid quickly. Claims are paid within days of all requirements being received by SBLI. In addition, your beneficiary should not have to pay taxes on the funds.<sup>3</sup>

## Coverage Choices and Additional Benefits

A Quility Level Term policy doesn't just bring peace of mind, it also offers a range of flexible options and add-ons to better serve the needs of you and your loved ones.

<b>Choices</b>	<ul style="list-style-type: none"> <li>◦ Guaranteed level term insurance provides the most affordable life insurance protection.</li> <li>◦ Coverage amount starting at \$100,000.</li> <li>◦ Stable, predictable level premium periods: 10, 15, 20 or 30 years.<sup>4</sup></li> </ul>
<b>Options</b>	<ul style="list-style-type: none"> <li>◦ <i>LegacyShield® Service</i>: A digital vault service and legacy preparation tools, to help you better organize your life today and more easily plan for tomorrow.<sup>5</sup></li> <li>◦ <i>Charitable Giving Rider</i>: Benefit your charity of choice with a monetary gift if you die.</li> <li>◦ <i>Accelerated Death Benefit Rider</i>: Accelerates a portion of the policy's death benefit if you become terminally ill.</li> <li>◦ <i>Unemployment Waiver of Premium Rider</i>: Waives your premium payments should you become unemployed.<sup>6</sup></li> <li>◦ <i>Children's Level Term Insurance Rider</i>: Include either \$5,000 or \$10,000 coverage per child (aged 30 days to 17 years).</li> <li>◦ <i>Accidental Death Benefit Rider</i>: Pays up to \$250,000 of additional coverage if your death is a direct result of an accident.<sup>7</sup></li> </ul>
<b>Flexibility</b>	<ul style="list-style-type: none"> <li>◦ A fast and easy online application. You will get a decision within minutes.<sup>2</sup></li> <li>◦ Premium payment choices: annually, semi-annually, quarterly, or monthly.</li> <li>◦ Convenient bank draft payment method.</li> </ul>
<b>Upgrade</b>	<ul style="list-style-type: none"> <li>◦ Want to continue your coverage? At any time during your level premium period (not to exceed your attained age 70), you may convert all or part of the Quility Term Insurance policy's death benefit to a new universal life insurance policy<sup>8</sup> that SBLI makes available at the time of conversion. There is no additional underwriting approval required.</li> </ul>

<sup>1</sup>2021 Insurance Barometer Study Supplemental Data. <sup>2</sup>In certain circumstances an application may be subject to a manual underwriting review; in such cases a decision may not be available in minutes. Please note you will be advised immediately when this situation occurs. <sup>3</sup>Life insurance death benefits are generally federal income tax-free, as per IRC §101(a). <sup>4</sup>Please note, you can choose to keep the policy after the level premium period ends. Your premiums will increase each year as outlined in your contract and stop at age 85, when the policy ends. <sup>5</sup>SBLI has partnered with LegacyShield to provide certain products with your policy. Additional LegacyShield products may also be available for purchase. Your relationship or agreements with LegacyShield are separate from your relationship or agreements with SBLI. The kits you may be receiving access to through LegacyShield are not intended to be legal, tax, or investment advice. You should consult your own legal, tax, or investment advisor regarding your 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 at 800-694-7254. <sup>6</sup>This rider waives premium payments for one 6-month period while the life insured is involuntarily unemployed. There is a 9-month waiting period before the insured is eligible to submit a claim for the rider benefit, and the insured must submit proof that he/she has been receiving federal or state unemployment benefits for at least four consecutive weeks. This rider may be purchased through the issue age of 60, and the maximum attained age to exercise the right to use the rider is age 65. Please note, this rider is only available with the guaranteed level term life insurance solution. <sup>7</sup>This rider is not available to applications referred to an external underwriter. <sup>8</sup>Please note, term conversions to a universal life policy are temporarily unavailable in California.

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