

SBLI offers a range of participating whole life products designed to meet the needs of your clients. Whether they need lower premium payments with our continuous-pay plan, a shorter premium-paying period with our limited-pay plans, or higher cash values with our single-pay plan, SBLI has your clients covered.

Which SBLI Flex Whole Life policy fits your clients' needs?

PRODUCT TYPE		CONTINUOUS PAY	LIMITED PAY 10	LIMITED PAY 15	LIMITED PAY 20	LIMITED PAY PAID UP AT 65	SINGLE PREMIUM
Product Design		Permanent protection with lowest premiums of our whole life plans	Shortest limited premium duration Offers permanent protection while building cash value	Mid-range limited premium duration Offers permanent protection while building cash value	Mid-range limited premium duration Offers permanent protection while building cash value	Premium duration for working years Offers permanent protection while building cash value	Single premium payment best suited for wealth transfer strategies
Premium Flexibility		Level Term Rider with up to two times the base face amount available	Level Term Rider with up to two times the base face amount available	Level Term Rider with up to two times the base face amount available	Level Term Rider with up to two times the base face amount available	Level Term Rider with up to two times the base face amount available	Not Available
Premium Payment Duration		To Age 121	10 Years	15 Years	20 Years	To Age 65	Single
Minimum Face Amount	Standard Risk Class ¹	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000
	All Other Risk Classes	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000
Issue Ages		15 days to 80 years	15 days to 80 years	15 days to 80 years	15 days to 80 years	15 days to 55 years	15 days to 80 years
Underwriting Process		<p>Accelerated Underwriting: Ages 18–50 with face amounts of \$1,000,000 or less, and ages 51–60 with face amounts of \$500,000 or less.² Some applications may be referred for additional underwriting for lab-free consideration, or a traditional underwriting review with scheduled labs and vitals.</p> <p>Traditional Underwriting: Applicants aged 51 and above with face amounts over \$500,000, or any case with a face amount exceeding \$1,000,000. All cases are automatically underwritten with scheduled labs and vitals. Note that some applications may require an APS, depending on age, amount criteria, or specific circumstances.</p>					
Available Riders		Accelerated Death Benefit, Children's Level Term, Guaranteed Purchase Option, Single Pay Paid-Up Additions, Waiver of Premium, Accidental Death Benefit, and Guaranteed Level Premium Term					Accelerated Death Benefit

Sample Values for Male, Age 40, Preferred Plus (Non-Nicotine), \$1,000,000 Face Amount, No Premium-Paying Riders

PRODUCT TYPE	CONTINUOUS PAY	LIMITED PAY 10	LIMITED PAY 15	LIMITED PAY 20	LIMITED PAY PAID UP AT 65	SINGLE PREMIUM
Annual Premium	\$13,620	\$36,230	\$26,290	\$21,410	\$18,540	\$307,920
Total Premium Paid at Age 65	\$340,500	\$362,300	\$394,350	\$428,200	\$463,500	\$307,920
Guaranteed CV at Age 65 ³	\$348,440	\$495,900	\$495,900	\$495,900	\$495,900	\$495,900
Non-Guaranteed CV at Age 65 ⁴	\$409,232	\$576,971	\$577,624	\$576,909	\$578,402	\$612,054
Premiums Required to Age	121	50	55	60	65	40

¹Applies to Standard Non-Nicotine and Standard Nicotine. ²Real time decisions include an approval, a referral to underwriting, or scheduling an exam. ³Our computations of minimum cash values under the basic policy are based on interest of 3.75%. ⁴Based on a purchase paid-up additions dividend option. Dividends are not guaranteed. They are declared annually by SBLI's Board of Directors. Non-guaranteed values are as of January 2025. SBLI Flex Whole Life Continuous Pay, Limited Pay 10, Limited Pay 15, Limited Pay 20, Limited Pay Paid Up at 65, and Single Premium are issued by The Savings Bank Mutual Life Insurance Company of Massachusetts. 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. All guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company. For the education of producers/brokers only. Not for use with the public. The Savings Bank Mutual Life Insurance Company of Massachusetts, Woburn, MA. NAIC #70435. Products and features may not be available in all states. ©2025 All rights reserved. 1/2025 25-4026 01/2025