



> **Offer your clients a financial tool** that combines a dependable death benefit with superior flexibility to meet current financial obligations.

- **Six products** (Continuous Payment Whole Life, Limited Payment Whole Life 10, Limited Payment Whole Life 15, Limited Payment Whole Life 20, Limited Payment Whole Life Paid Up at 65 and Single Premium Whole Life) with as many as seven riders per product.
- **Exceptionally strong** guaranteed cash values.
- **Excellent historical** actual-versus-projected dividend performance.
- **Guaranteed Level Premium Term rider** can be included on all continuous pay and limited pay products except for single premium.
- **Preferred Plus class** available for face amounts as low as \$100,000.
- **Standard class** available for face amounts as low as \$25,000.
- **Available for conversions**, in addition to our conversion UL product.

WHY SBLI FLEX WHOLE LIFE?

- Superior flexibility for a wide variety of client needs and case design.
- Fast automated underwriting for all digital cases resulting with real-time decision.¹
- Proud history of dividend integrity.
- Guaranteed premiums, death benefit and cash value.

RIDERS FOR EVERY NEED

Each policy includes a no premium charge **Accelerated Death Benefit** rider, which allows policyholders to receive a portion of their coverage as a living benefit if diagnosed with a terminal illness. (The only rider available on the Single Premium Whole Life policy is the Accelerated Death Benefit rider.) If applicable, this benefit is subject to an administrative expense charge upon acceleration.

The following riders are optional and each is available at an additional cost:

- **Accidental Death Benefit** will pay additional proceeds to beneficiaries if death occurs by an accident.
- **Children's Level Term** provides up to \$25,000 of coverage at one low cost for all natural children, stepchildren or legally adopted children.²
- **Guaranteed Level Premium Term** provides additional coverage for the entire eligible term: 10, 15, 20, 25 or 30 years. The rider also has conversion privileges.
- **Guaranteed Purchase Option** provides options to buy additional whole life insurance at specific ages or life events with no medical exams or health questions.
- **Single-Pay Paid-Up Additions** allows for a single deposit at the time of issue to enhance the policy's death benefit and cash value. This rider can be funded with cash or from a tax-free exchange from another permanent life insurance policy.
- **Waiver of Premium** will pay premiums in the event of total disability.

FLEXIBLE PAYMENT SCHEDULE

- **Continuous Payment Whole Life**
payments are made every year.
- **Limited Payment Whole Life**
payments are made for 10, 15, or 20 years, or until age 65.
- **Single Premium Whole Life**
allows for purchase of a policy with a single payment.

A COMPANY THAT YOU AND YOUR CLIENTS CAN TRUST

Since 1907, SBLI has protected over one million families with affordable and dependable life insurance. We've earned an A (Excellent)³ from A. M. Best for financial strength and an A-(Strong)⁴ from S&P. We're known for not only delivering on our promises, but also exceeding them, and we look forward to proving this to you and your clients.

READY TO HELP YOU EVERY STEP OF THE WAY

We encourage you to work with your GA and get the guidance and support you need to bring Flex Whole Life solutions to your prospects and clients.

Please take the opportunity to learn more by visiting the Whole Life section of our website at www.sblibrokerage.com/our-solutions/whole-life/

SBLI AT-A-GLANCE

- **FOUNDED:** 1907 in Massachusetts
- **HEADQUARTERS:** Located 20 minutes from Boston, and serving the nation from Woburn, MA
- **AMERICAN FAMILIES PROTECTED SINCE OUR INCEPTION:** 1,000,000+
- **PRODUCTS:** Term Life, Whole Life, Universal Life⁵ (on term policy conversion only)
- **PRODUCT AVAILABILITY:** All states except NY

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.

¹SBLI's Accelerated Underwriting process only applies to issue ages 18–50, face amounts \$100,000 - \$1,000,000 and issue ages 51–60, face amounts \$100,000 - \$500,000. Requirements include: MVR, Prescription database results and Medical Claims diagnosis codes, LabPiQture, FCRA public data analytics score, Application Part 1, Application Part 2 with either tele-underwriting completed through an SBLI-approved fulfillment vendor, (an agent assisted application) (or via a client-completed online SBLI application). Please note applicants who do not qualify for accelerated underwriting will be traditionally underwritten and will require laboratory tests and an examination.

²Children must be at least 15 days old and under the age of 23, unmarried and financially dependent on primary insured at time of policy issue to qualify for coverage under the rider. ³A.M. Best's second-highest Financial Strength rating category. Visit www.ambest.com for more details. ⁴Standard & Poor's third-highest Financial Strength rating category. Visit www.standardandpoors.com for more details. ⁵Universal Life is not available in California.

For the education of Producers/Brokers only. Not for use with the public. Products and features may not be available in all states. This informative sheet provides a brief description of the riders. Certain exclusions apply. 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. ©2025 All rights reserved. 01/2025