

SBLI was founded in Massachusetts in 1907 by future Supreme Court Justice Louis Brandeis, who believed savings banks could provide affordable, reliable life insurance. Since then, the company has grown significantly, having insured over one million nationwide.

## A proud history

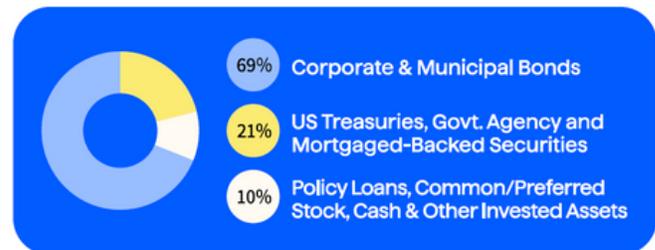
<b>1992</b> SBLI expands beyond Massachusetts	<b>2003</b> Over \$50 billion of life insurance in force	<b>2010</b> Over \$100 billion of life insurance in force	<b>2013</b> Over \$145 billion of life insurance in force	<b>2014</b> Products available in 48 states, plus the District of Columbia
<b>2016</b> SBLI introduces accelerated underwriting	<b>2017</b> SBLI converts to a mutual company	<b>2021</b> Acquires LegacyShield® digital vault for policyholders	<b>2023</b> SBLI maintains S&P A- rating	<b>2025</b> Launches EasyTrak and OmniTrakTerm Life and refreshed brand with focus on modern, simple life insurance protection

## Excellent financial strength

SBLI has earned an A (Excellent)<sup>1</sup> Financial Strength rating from A.M. Best<sup>2</sup>, its second-highest rating category, and an A-(Strong) Financial Strength rating from Standard & Poor's<sup>3</sup> its third-highest rating category.

A cornerstone of SBLI's financial strength is its prudent, conservative investment approach.

## Invested assets<sup>4</sup>



## Affordable, dependable products

SBLI offers some of the lowest term rates in the country. Families could save hundreds-if not thousands-of dollars on their term policy versus other insurers.

We also offer a suite of six whole life products and seven riders which can be tailored to meet numerous financial needs, as well as provide impressive, guaranteed living and death benefits.

- Consistently lower term rates
- Six whole life solutions
- Seven tailorable riders

## Exceptional service

True to our "keep it simple" philosophy, everything we do is focused on making life insurance easy.

- Solutions for many need and budget
- Credit cards accepted for premium payments
- E-delivery of policies within 24 hours of approval
- Self-service capabilities via a secure, dedicated customer website

<sup>1</sup>Ratings are current as of October 2025. <sup>2</sup>Visit [www.ambest.com](http://www.ambest.com) for more information. <sup>3</sup>Visit [www.standardandpoors.com](http://www.standardandpoors.com) for more information. <sup>4</sup>Source: SBLI Invested Asset Distribution as of 12/31/24.