

SBLI Flex Whole Life

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 | | Accelerated Underwriting: applicants ages 18-50 with face amounts from \$25,000-\$2,000,000, and ages 51-60 with face amounts from \$25,000-\$1,000,000, are eligible. Traditional Underwriting: applicants ages 51-60 with face amounts over \$1,000,000, and any case with a face amount above \$2,000,000. Requires an interview and medical exam, including lab work and vitals. | | | | | |
| 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 cash value at age 65 ³ | \$348,440 | \$495,900 | \$495,900 | \$495,900 | \$495,900 | \$495,900 |
| Non-guaranteed cash value 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 |

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¹Applies to Standard Non-Nicotine and Standard Nicotine. ²Ages 51 and older will be traditionally underwritten. 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 May 2026. 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. ©2026 All rights reserved. 05/2026