



A Suite of Powerful Solutions to Protect
your Clients and their Families

Flex Whole Life Delivers an Entire Lifetime of Protection for Clients and their Families

Start with permanent protection with premium amounts that never increase. Add the flexibility to meet a myriad of financial obligations while a client is alive and protect a family’s financial resources in the future. Then, include the benefits that come from the cash value that grows tax advantaged.

The result is **FLEX WHOLE LIFE** – a suite of solutions designed to satisfy the lifelong financial needs and goals of clients and their loved ones.

This includes:

- Living and death benefits
- Supplemental retirement income
- Stable growth without the volatility of stocks and bonds
- Legacy gifts
- Wealth transfer (Single Premium Whole Life)

A Company that Puts Clients’ Needs First and a Product Suite You’ll be Proud to Share with Clients

HIGHLIGHTS

- Six Whole Life products with as many as seven riders per product¹
- Guaranteed cash value and death benefit
- Money can be borrowed from the policy’s cash value after one year
- Level Term Rider can be included on all limited pay products except for single premium
- Excellent historical actual-versus-projected dividend performance when compared to many of our competitors
- After the tenth policy anniversary, gains in the policy can be loaned out with no net cost²
- Automatic premium loan, against available cash value, to cover unpaid premiums
- Available for conversions from term life products

The Power Of Dividends³

Every Flex Whole Life policy is eligible to receive annual dividends, which can be left to accumulate with interest, reduce future premiums, purchase paid-up policy additions or be taken in cash.

PRODUCT SUITE

- 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
- Single Premium Whole Life

ISSUE AGE/RISK CLASS

- Benefit Periods/Maturity Age: 121
- Issue Age Limits (vary by plan⁴): 0 to 80 (age nearest birthday)

FACE AMOUNTS

- Minimum Issue: \$25,000 for Standard rate class, \$100,000 for Preferred Plus rate class
- Maximum Issue: \$50,000,000

Single Premium Whole Life has a premium limit maximum of \$1,000,000⁴.

¹ The only available rider with our Single Premium Whole Life policies is the Accelerated Death Benefit Rider.

² For these “zero net-cost loans”, the loan interest rate charged will be equal to the interest rate used to calculate the guaranteed cash value of the policy.

³ Dividends are not guaranteed and are subject to change.

⁴ Please refer to www.sbliagent.com for more details.

A Flexible and Affordable Way to Tailor a Client’s Life Insurance Policy

We also offer an array of optional riders that can be added to the base policy to help support your client’s needs. These typically incur an additional cost.

RIDERS	SUGGESTED USES
<p>ACCELERATED DEATH BENEFIT (included at no premium charge¹) — Pays up to 50 percent of the base policy’s death benefit up to \$250,000, including paid-up additions, if a verified physician’s statement indicates the insured has a terminal illness which will result in death within 12 months.</p>	<p>Pay medical bills, replace lost income, fund final expenses or leave a gift to family members.</p>
<p>ACCIDENTAL DEATH BENEFIT — Pays the rider’s face amount in addition to the base policy’s death benefit if the insured dies within 180 days of an accident, as defined by the rider.</p>	<p>Lessen the unexpected financial stress caused by an accidental death.</p>
<p>CHILDREN’S LEVEL TERM — Provides coverage at one low cost for all natural children, stepchildren or legally adopted children who are unmarried and financially dependent on the insured and are greater than 15 days and less than 23 years old.</p>	<p>Insure children now for up to \$25,000 with an option to convert to a whole life policy up to five times the face amount of the rider, with no medical exams or health questions.</p>
<p>GUARANTEED LEVEL PREMIUM TERM — Provides additional, affordable coverage for the eligible term period: 10, 15, 20, 25 or 30 years. The rider also has conversion privileges.</p>	<p>Leverage the cost-effectiveness of term life insurance to cover expenses which last for a fixed period of time, such as a mortgage, tuition or loans.</p>
<p>GUARANTEED PURCHASE OPTION — Allows the insured to buy more coverage at specified ages or life events with no medical exams or health questions.</p>	<p>Get additional death benefits as life circumstances change, even if the insured’s health has changed since the base policy was issued.</p>
<p>SINGLE-PAY PAID-UP ADDITIONS — Allows the insured to make an additional cash deposit at the time of issue to enhance the policy’s death benefit and cash value.</p>	<p>Quickly enhance a policy’s guaranteed cash value to better fund financial obligations and opportunities.</p>
<p>WAIVER OF PREMIUM — Waives premiums while the insured is totally disabled.</p>	<p>Keep the policy in force in the event a disability affects the ability to pay premiums.</p>

¹Subject to an administrative expense charge upon acceleration.

“SWEET SPOT” CHART

FEATURE	SBLI FLEX WHOLE LIFE
Best Underwriting Class Availability	Starting at \$100k
15 Payment Life Product	Available
Single Premium Life Product	Available
Guaranteed Purchase Option (GPO) Rider	Available on Continuous Pay, L10, L15, L20, L65
Maximum Number of GPO Options (age dependent)	6
Maximum Total Face from GPO	\$600,000
Children’s Level Term Rider	Available on Continuous Pay, L10, L15, L20, L65
Accidental Death Benefit Rider	Available on Continuous Pay, L10, L15, L20, L65
Guaranteed Level Premium Term Rider	Available on Continuous Pay, L10, L15, L20, L65
Guaranteed Level Premium Term Rider Convertibility	Yes
Term Blends	Produces Favorable Cash Values While Also Lowering Premium

MORE INFORMATION

If you’d like to learn more about Flex Whole Life visit our website at www.sblibrokerage.com/our-solutions/whole-life/ or call the SBLI Brokerage Sales Team at 888-224-7254, option 1 or e-mail brokerage@sbli.com for any assistance you may need.

Our Heritage

SBLI WAS FORMED IN MASSACHUSETTS in 1907 and for over a century, we’ve remained American based, American owned and centered on serving over one million hardworking American families.

AS YOUR CLIENTS’ TRUSTED ADVISOR, we’re committed to offering you products with flexibility and the ability to leverage our record of integrity. We look forward to providing you and your clients with guarantees that increase confidence in the future and deliver peace-of-mind.



SBLI 888.224.7254 One Linscott Road, Woburn MA 01801

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. For the education of Producers/Brokers only. Not for use with the public. 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. This informative sheet provides a brief description of SBLI Flex Whole Life products and riders. Certain restrictions apply. Not available in all states. The Savings Bank Mutual Life Insurance Company of Massachusetts. NAIC #70435. ©2023 All rights reserved.

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