

ARE YOU PREPARED FOR THE UNEXPECTED?



You work hard for your future; it's about time your future returned the favor. That's where term life insurance can help protect and provide for your family from the unexpected in the future.

Thinking about the future leads to some important questions about today:

- Are you among the 48% of all U.S. households that have a life insurance gap?¹

Did you know that even among the best-protected families, coverage adequacy has declined by 1.2 years since 2010?

- Is your family like the 71% of U.S. households that have key financial priorities in addition to life insurance?¹

Did you know that most households need 5.25 years of income replacement through life insurance and/or savings to respond to a disruptive event without sacrificing their family's quality of life?

- If your family has a life insurance gap, are you among the 45% of U.S. households that are "likely to buy" more protection this year?¹

Did you know that I can help you close your life insurance gap with an affordable solution? If you're among the 37.5 million households who do not own a policy, this is the time to learn more.

SURPRISINGLY AFFORDABLE LONG-TERM PROTECTION

You can cost-efficiently protect those you love for the long-term and give yourself the peace-of-mind you deserve.

RISK CLASS	AGE	30 YEAR TERM MALE	30 YEAR TERM FEMALE
Preferred Plus Non-Nicotine	35	\$62.48	\$51.08
	45	\$145.14	\$112.59
	50	\$238.35	\$178.30
Preferred Non-Nicotine	35	\$76.30	\$63.63
	45	\$178.14	\$133.52
	50	\$285.72	\$212.40
Standard Plus Non-Nicotine	35	\$99.47	\$79.29
	45	\$230.75	\$168.93
	50	\$377.55	\$247.83
Standard Non-Nicotine	35	\$120.83	\$99.42
	45	\$279.54	\$207.26
	50	\$444.87	\$326.89

Sample monthly premiums* for \$1,000,000 of coverage with 30-year, fully-guaranteed Level Premium Term Life Insurance.

THE POWER OF WORKING TOGETHER

Together with your agent, you can review your family's situation, needs and goals. Then, they will help you determine the term life insurance protection your family needs, which is designed to provide you with the peace-of-mind you deserve!

FOR ADDITIONAL INFORMATION, PLEASE CONTACT YOUR LOCAL AGENT.

¹U.S. Life Insurance Ownership Study, LIMRA, 2016. *Your rate may differ based on health and underwriting. Monthly premiums are available only when using SBLI's Automatic Premium Plan (APP). Other payment modes and face values are available. Approved for consumer use. Policy Form Series #B-56. SBLI is a registered trademark of The Savings Bank Mutual Life Insurance Company of Massachusetts, Woburn, MA. NAIC #70435. Licensed in 49 states and DC (excludes NY). Products and features may not be available in all states © 2024 All rights reserved. SBLI is in no way affiliated with SBLI USA Life Insurance Company, Inc. 12/2024