



Why SBLI Flex Whole Life?

The strength of a whole life policy lies in its versatility. On the one hand, it helps guarantee the protection of your family's financial future. On the other, it's a concrete asset when the financial markets are down; building guaranteed cash value over time and offering the potential for enhanced growth with dividends that can supplement your income needs when you need it most.

Here are just a few advantages inherent in whole life insurance:

GUARANTEES IN UNCERTAIN FINANCIAL TIMES

Whole life insurance offers guaranteed level premiums for a guaranteed payment period, a guaranteed death benefit, guaranteed cash value which grows tax-deferred and guaranteed coverage for life. Unlike assets such as securities or real estate, the value of a whole life policy will never vary based on the stock market or indexes.

ENHANCED GROWTH POTENTIAL WITH DIVIDENDS AND MORE...

While not guaranteed, any annual dividend payments can be used to: build additional tax-deferred cash value and death benefit coverage beyond the guaranteed amount, providing enhanced potential for growth; reduce or eliminate the premiums due; or even help pay off policy loans or loan interest.

ACCESS TO CASH WHEN YOU NEED IT MOST

Planned Events or Emergencies: A whole life policy's accumulated cash value can fund planned events such as tuitions, weddings and retirement income, or unplanned circumstances such as short-term business or personal cash flow issues¹. A whole life policy loan² is likely to offer better terms than conventional lenders, and doesn't require any repayment schedule.

Changing Needs: Disability, unemployment, or other unforeseen factors can force a sudden shift in your needs, from protection for beneficiaries to funding immediate financial obligations. The cash value in a whole life policy can accommodate this shift.

Failing Health: Whole life insurance's cash value could allow you to help pay your medical bills if they become excessive.

Why SBLI Flex Whole Life?

With SBLI, affordable, dependable, guaranteed life insurance is part of the company's DNA. SBLI was founded in Massachusetts in 1907 by eventual Supreme Court Justice Louis Brandeis. Since then, the company has grown significantly, having insured over one million families nationwide.

We offer a suite of whole life products and riders that can be customized to meet your personal financial needs providing an exceptional combination of:

FLEXIBILITY

- Life insurance coverage as low as \$25,000 for standard underwriting classes.
- Full range of payment durations – single premium, 10-, 15-, and 20-pay, paid up at 65, and continuous pay.
- Comprehensive range of riders: Accidental Death Benefit, Children's Level Term, Guaranteed Level Premium Term, Guaranteed Purchase Option, Single-Pay Paid-Up Additions, and Waiver of Premium, to meet your individual needs.
- The Accelerated Death Benefit rider is automatically included at no premium charge, enabling access to a portion of the policy's death benefit, in the event the insured becomes terminally ill.³

INTEGRITY

- Outstanding actual-versus-projected dividend history when compared to many of our competitors. The 2025 Dividend Interest Rate is 4.45%.⁴
- Unshakable financial strength which has allowed SBLI to persevere in even the most challenging of economic conditions, an A (Excellent)⁵ financial strength rating from A.M. Best⁶ (second highest category) and an A- (Strong)⁵ financial strength rating from Standard & Poor's⁷ (third highest category).

GUARANTEES

- Guaranteed level premiums, premium duration, death benefit, and cash value growth with the potential for additional growth via annual dividends.

For additional information, please contact your local agent.

Whole Life Insurance and features described in this pamphlet refers to SBLI's Flex Whole Life product series. 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. ¹Withdrawals will reduce the contract value and other benefits under the contract. All withdrawals are subject to ordinary income tax and, if taken prior to age 59½ may be subject to a 10% federal tax penalty. ²A positive net cash value must be maintained to keep the policy in-force and outstanding loans are netted from any cash surrender values or death proceeds when taken. ³Subject to an administrative expense charge upon acceleration. ⁴New dividend rate as of January 1, 2025. ⁵Ratings are current as of January, 2025. ⁶Visit www.ambest.com for more information. ⁷Visit www.standardandpoors.com for more information.

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. This is designed to provide general information on the subjects covered. Pursuant to IRS Circular 230, it is not intended to provide specific legal or tax advice and cannot be used to avoid tax penalties or to promote, market or recommend any tax plan or arrangement. You are encouraged to consult your personal tax advisor or attorney. Approved for consumer use. 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. SBLI is in no way affiliated with SBLI USA Life Insurance Company, Inc. ©2025 All rights reserved. 01/2025