

FINANCIAL STRENGTH

SBLI was founded in 1907 by eventual US Supreme Court Justice Louis Brandeis for families who were seeking a safe haven from an insurance industry that was plagued with corruption.

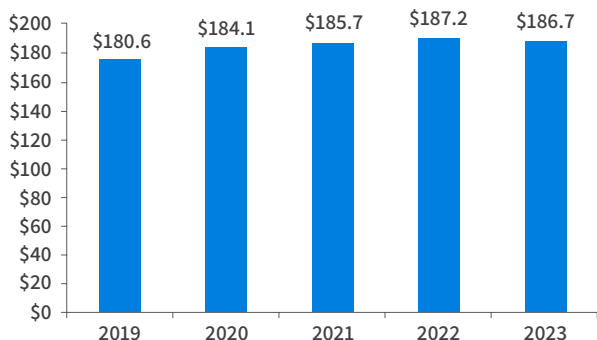
Brandeis understood that savings banks, genuinely trusted by families, could provide affordable, dependable life insurance for all who need it.

Brandeis' founding mission continues to guide SBLI today. Throughout the Great Depression and ensuing recessions, SBLI has been there for more than one million families with some of the lowest rates in the country and the peace of mind in knowing that their life insurance company is built on an unshakeable financial foundation. Our long history provides the assurance of integrity and promises fulfilled.

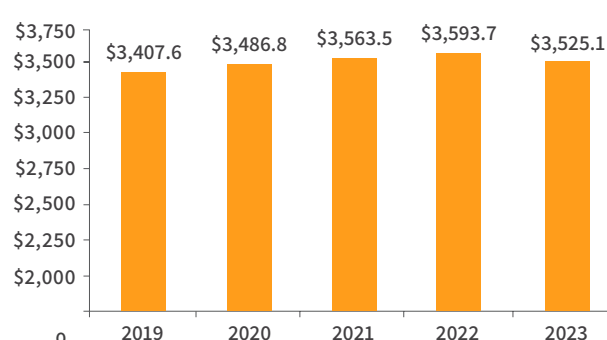
A PRUDENT INVESTMENT APPROACH

A cornerstone of SBLI's financial strength is our prudent, conservative investment approach. SBLI was one of the few life insurers in America to post a net unrealized gain throughout the 2008 financial crisis. SBLI's bond portfolio is built on the strength of quality rated issuers¹, of which 97% are NAIC rated investment grade securities.

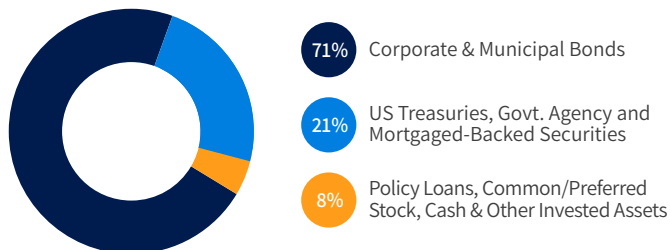
LIFE INSURANCE IN FORCE (In \$Billions)



TOTAL ASSETS (In \$Millions)



INVESTED ASSETS²



TOTAL CAPITAL AND SURPLUS (In \$Millions)

	2019	2020	2021	2022	2023
Capital and Surplus	\$193.9	\$187.0	\$206.6	\$214.7	\$220.0
Insurance Reserves	\$2,464.2	\$2,497.5	\$2,502.0	\$2,441.0	\$2,397.1
Capital / Reserve Ratio	8%	7%	8%	9%	9%

ENDURING FINANCIAL STRENGTH

SBLI's strong balance sheet, exemplary operating efficiency, and wise investment decisions have enabled the Company to consistently earn high ratings from trusted ratings agencies.

A (Excellent)³ - Financial Strength rating from A.M. Best (second highest category);

A- (Strong)⁴ - Financial Strength rating from Standard & Poor's (third highest category).

¹Ratings are current as of April 2024. ²Source: SBLI Invested Asset Distribution as of 12/31/23. ³Visit www.ambest.com for more information. ⁴Visit www.standardandpoors.com for more information.

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