

IN RECOGNITION OF ALL YOU DO

SBLI®



Consider all you do for your loved ones from paying daily, monthly and annual bills to saving for college for your children and saving for retirement for you and your spouse. That's just for starters — and that's why you need the right amount of life insurance.

SURPRISINGLY AFFORDABLE LONG-TERM PROTECTION

This is important to learn more about, particularly:

- If you're among the almost half of all U.S. households with a life insurance coverage gap. The average gap is estimated to be \$200,000 per household.¹
- If you're among the many who are under age 45, married with children, and your life insurance policy income replacement ratio is too low.¹
- If you're among the 37.5 million households who do not own a policy.¹

ACT NOW

First, identify your family's needs and what you need for your peace-of-mind. Then, consider how you can cost-efficiently provide long-term protection.

RISK CLASS	AGE	MALE		FEMALE	
		20 Year Term	30 Year Term	20 Year Term	30 Year Term
Preferred Plus Non-Nicotine	30	\$32.37	\$50.86	\$25.44	\$39.34
	40	\$55.33	\$91.45	\$47.44	\$71.92
	50	\$133.42	\$238.35	\$103.32	\$178.30
Preferred Non-Nicotine	30	\$40.71	\$64.15	\$32.64	\$49.17
	40	\$73.43	\$111.44	\$63.58	\$89.60
	50	\$174.93	\$285.72	\$137.99	\$212.40
Standard Non-Nicotine	30	\$61.91	\$107.70	\$48.34	\$81.41
	40	\$108.06	\$174.91	\$88.81	\$139.23
	50	\$252.60	\$450.18	\$206.85	\$326.89

Sample monthly premiums for \$1,000,000 of coverage with 20-year and 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. *Monthly premiums are available only when using SBLI's Automatic Premium Plan (APP). Rates shown are for very healthy applicants. Your rate may differ based on health and underwriting. 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 © 2023 All rights reserved. SBLI is in no way affiliated with SBLI USA Life Insurance Company, Inc. 08/2023