term life





Be prepared for whatever life throws your way

With affordable, dependable life insurance from SBLI "covering" your team at home, your family can more easily overcome the loss of a loved one. Your spouse can pay the mortgage. Your kids can afford college. Make sure your team at home is prepared for adversity, with life insurance from SBLI.



Protect the most valuable players in your life

SBLI's new lower rates for men & women: Making coverage for your team at home even more affordable.

When it comes to protecting your family, SBLI is the kind of "heads-up" partner you want to have covering your back.

- SBLI has been protecting generations of families since 1907.
- SBLI offers some of the lowest term life insurance rates in the country.
- SBLI has maintained an A+ (Superior)¹ rating for financial strength from A.M. Best year after year.

WE'VE GOT YOU COVERED

Whether your family needs first-time coverage or wants to supplement an existing policy, life insurance from SBLI is one of the most important decisions your family can make. Guaranteed Level Premium coverage lets you lock in a low rate for the policy term you choose: 10, 15, 20, 25, or 30 years. That means your premium is guaranteed not to increase during the level premium term period you choose. So your last premium in the level premium term period is the same as your first. Check the chart on back for a sampling of our low rates. Guaranteed Level Premium policies up to \$20,000,000 can be issued to people aged 20-74.²

1 Visit www.ambest.com for more details. 2 Availability may vary based on state.

CALL TODAY AND LET YOUR AGENT COACH YOU THROUGH SOME SIMPLE QUESTIONS—AND GET YOU SOME SOLID ANSWERS.



Check out these NEW LOW monthly rates!

Rates quoted are for Preferred Plus¹ (non-nicotine users)

30-Year Guaranteed Level Premium²

Age³	\$150,000 Coverage		\$300,000 Coverage		\$500,000 Coverage		\$1,000,000 Coverage	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
25	\$16.44	\$12.53	\$22.97	\$17.49	\$34.80	\$25.67	\$59.16	\$45.24
30	\$17.62	\$13.70	\$24.53	\$19.31	\$37.41	\$28.71	\$63.51	\$47.85
35	\$19.97	\$15.40	\$26.36	\$22.19	\$40.46	\$33.50	\$71.34	\$55.68
40	\$25.58	\$19.18	\$35.50	\$27.93	\$55.68	\$43.07	\$103.53	\$77.43
45	\$34.84	\$25.45	\$54.03	\$42.80	\$86.57	\$67.86	\$167.04	\$126.15
50	\$49.98	\$38.63	\$84.30	\$60.29	\$137.03	\$97.01	\$260.13	\$181.83

25-Year Guaranteed Level Premium²

Age ³	\$150,000 Coverage		\$300,000 Coverage		\$500,000 Coverage		\$1,000,000 Coverage	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
30	\$13.96	\$12.01	\$19.31	\$16.44	\$28.71	\$23.93	\$51.33	\$41.76
35	\$15.53	\$15.01	\$22.97	\$19.58	\$34.80	\$29.15	\$63.51	\$52.20
40	\$20.36	\$18.27	\$31.06	\$25.58	\$48.29	\$39.15	\$90.48	\$71.34
45	\$28.45	\$23.88	\$49.59	\$36.54	\$79.17	\$57.42	\$151.38	\$108.75
50	\$44.11	\$35.76	\$80.39	\$56.12	\$130.50	\$90.05	\$252.30	\$170.52

20-Year Guaranteed Level Premium

Age³	\$150,000 Coverage		\$300,000 Coverage		\$500,000 Coverage		\$1,000,000 Coverage	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
40	\$14.62	\$13.57	\$20.62	\$18.01	\$30.89	\$26.54	\$55.68	\$46.98
45	\$22.32	\$18.66	\$34.19	\$27.41	\$53.51	\$42.20	\$100.92	\$76.56
50	\$32.49	\$26.49	\$51.68	\$37.85	\$82.65	\$59.60	\$157.47	\$113.10
55	\$50.37	\$36.93	\$80.39	\$60.29	\$130.50	\$97.01	\$251.43	\$181.83
60	\$80.65	\$58.07	\$135.46	\$96.57	\$222.29	\$157.47	\$438.48	\$308.85

15-Year Guaranteed Level Premium

Age³	\$150,000 Coverage		\$300,000 Coverage		\$500,000 Coverage		\$1,000,000 Coverage	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
40	\$11.48	\$11.35	\$15.14	\$14.88	\$21.75	\$21.32	\$36.54	\$34.80
45	\$18.53	\$16.18	\$27.67	\$21.14	\$42.63	\$31.76	\$78.30	\$57.42
50	\$26.49	\$20.88	\$43.07	\$28.97	\$68.30	\$44.81	\$127.02	\$83.52
55	\$37.58	\$29.36	\$63.68	\$40.46	\$102.66	\$63.95	\$196.62	\$120.06
60	\$56.90	\$44.37	\$102.57	\$64.21	\$167.48	\$103.53	\$326.25	\$199.23

10-Year Guaranteed Level Premium

Age³	\$150,000 Coverage		\$300,000 Coverage		\$500,000 Coverage		\$1,000,000 Coverage	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
45	\$14.09	\$12.66	\$20.10	\$18.01	\$30.02	\$26.54	\$53.94	\$45.24
50	\$19.05	\$16.83	\$28.19	\$24.53	\$43.50	\$37.41	\$80.91	\$66.99
55	\$27.41	\$24.27	\$46.72	\$35.76	\$74.39	\$56.12	\$142.68	\$101.79
60	\$40.32	\$33.28	\$72.30	\$52.46	\$117.02	\$83.96	\$227.94	\$160.95
65	\$78.17	\$56.38	\$150.60	\$107.01	\$247.52	\$174.87	\$474.15	\$332.34

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- ¹ Monthly premiums available only when using SBLI's Automatic Plan (APP) which electronically debits your checking account for the premium payment due. Some conditions apply. This rate is for very healthy applicants. Your rate may differ based on health and underwriting. Policy Form B-46 series.
- ² At the end of the level premium term period, coverage may be continued to age 85 at increasing yearly term rates without proof of insurability.
- ³ Age nearest birthday.

Level premium policies available up to \$20,000,000. Life insurance products are not guaranteed by a bank. They are not a deposit. They are not FDIC insured, nor are they insured by any federal government agency.

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