



Life Insurance Products

The chart below includes key features of each SBLI Life Insurance product. Running a quote with specifics will indicate the product availability for your client.

	Flex Continuous Payment Whole Life	Flex Limited Payment Whole Life	Flex Single Premium Whole Life	Level Premium Term
Multi-Class	Yes, Unismoker (standard) for ages 15 days to age 17	Yes, Unismoker (standard) for ages 15 days to age 17	Yes, Unismoker (standard) for ages 15 days to age 17	Yes
Coverage	To age 121	To age 121	To age 121	To age 85
Dividend Options	1, 2 (A, B, or C), 3, and 4	1, 2 (A, B, or C), 3, and 4	1, 3, and 4	Non-Participating
Available Face Amounts	<p>Ages 15 days - 14 years: \$25,000 min. - \$1,000,000 max. Ages 15-70: \$25,000 min. - \$50,000,000 max.¹ Ages 71-80: \$25,000 min. - \$10,000,000 max.¹</p> <p>¹Face amounts under \$100,000 - only SNN and SN classes are available</p>	<p>Ages 15 days - 14 years: \$25,000 min. - \$1,000,000 max. Ages 15-70: \$25,000 min. - \$50,000,000 max.¹ Ages 71-80: \$25,000 min. - \$10,000,000 max.¹</p> <p>¹Face amounts under \$100,000 - only SNN and SN classes are available</p>	<p>Ages 15 days - 14 years: \$25,000 min. - \$1,000,000 max. Ages 15-80: \$25,000 face amount min. - \$1,000,000 premium max.¹</p> <p>¹Face amounts under \$100,000 - only SNN and SN classes are available</p>	<p>Ages 18-69 years: \$100,000 min. - \$50,000,000 max. Ages 70-74: \$100,000 min. - \$10,000,000 max. (T10 only is available for this age group)</p> <p>- Face Amounts up to \$750,000, ages 18-60, are eligible for the Accelerated Underwriting (AU) process</p>
Ages Available (age nearest birthday)	15 days to 80 years	15 days to 80 years	15 days to 80 years	18 to 74 years
Underwriting Process	<ul style="list-style-type: none"> Accelerated Underwriting: Face amounts \$25k-\$750k, ages 18-60, are underwritten with a telephone exam.* Traditional Underwriting: Ages, 61-74, \$25k-\$750k. Face amounts above \$750k, all ages applicable, are also underwritten with a paramed exam. 			
Riders Available	<ul style="list-style-type: none"> Accelerated Death Benefit (No premium charge) Children's Level Term Guaranteed Purchase Option Single-pay Paid Up Additions Waiver of Premium Accidental Death Benefit Guaranteed Level Premium Term 	<ul style="list-style-type: none"> Accelerated Death Benefit (No premium charge) Children's Level Term Guaranteed Purchase Option Single-pay Paid Up Additions Waiver of Premium Accidental Death Benefit Guaranteed Level Premium Term 	<ul style="list-style-type: none"> Accelerated Death Benefit (No premium charge) 	<ul style="list-style-type: none"> Accelerated Death Benefit (No premium charge) Accidental Death Benefit Children's Level Term Waiver of Premium
Convertible	N/A	N/A	N/A	This policy may be converted to a whole life or conversion universal life (Conversion UL) on any premium due date prior to the earlier of

				age 70 or end of the Level Term period.
Premium Payment Options	Annual, semi-annual, quarterly, and monthly (Auto Payment Plan only for monthly. Min: \$10)	Annual, semi-annual, quarterly, and monthly (Auto Payment Plan only for monthly. Min: \$10)	One-time payment	Annual, semi-annual, quarterly, and monthly (Auto Payment Plan only for monthly. Min: \$10)
Policy Fee	\$50	\$50	\$150	\$72 (bands, 1, 2, 3) \$60 (bands, 4, 5)
Plan Codes	SL	Lxx	SPL	
MEC	Maybe – requires individual policy & rider (PUA) review.	Maybe – requires individual policy & rider (PUA) review.	Yes	N/A
Free Look Period	30 days	30 days	30 days	30 days
Product Availability By State	All States except MT & NY	All States except MT & NY	All States except MT & NY	All States except MT & NY

* Some applications may necessitate additional underwriting requirements.

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