



## Level Term

SBLI offers a variety of Level Premium Term policies. These policies are renewable to age 85. The defining characteristics of this policy are the number of years that premiums are guaranteed to remain level (equal to the period of scheduled level premiums, 10, 15, 20, 25 or 30-years).

For example, a T30 policy has level premiums that are both scheduled and guaranteed for 30 years. At the end of the period of scheduled level premiums, the policy may be continued as annually renewable term insurance to age 85.

Level Premium Term is offered under 5 premium bands based upon the face amount:

Band 1: \$100,000 - \$249,999  
 Band 2: \$250,000 - \$499,999  
 Band 3: \$500,000  
 Band 4: \$500,001 - \$999,999  
 Band 5: \$1,000,000 +

---

## Product Details

[Coverage](#) | [Dividend Options](#) | [Amounts](#) | [Ages](#) | [Riders](#) | [Convertible](#) | [Premiums](#) | [Other](#)

---

### Coverage

Coverage to age 85.

---

### Dividend Options

Non-Participating.

---

### Available Face Amounts

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).

Face amounts up to \$500,000, ages 18-60, are eligible for the Accelerated Underwriting (AU) process.

---

### Ages Available (age nearest birthday)

Plan Code	Minimum Age	Maximum Age Non-Nicotine	Maximum Age Nicotine
T10	18	74	70
T15	18	65	60
T20	18	60	55
T25	18	55	50
T30	18	50	45

---

### Riders Available (age & state specific)

Click each rider for additional details.

- [Accelerated Death Benefit \(No premium charge\)](#)
- [Children's Level Term](#)
- [Waiver of Premium](#)

Click here for [Product Rider Availability](#)

Unless otherwise specified **For Producer Use**, all downloadable materials may be shared with a consumer.

---

## Convertible

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 via [Automatic Payment Plan](#) only) payment modes are available.

---

## Other

- Thirty (30) day *free look* period.
- Policy fee is \$72 (bands, 1, 2 , 3) - \$60 (bands, 4, 5).
- [Producer's Guide to Anti-Money Laundering](#): A brief summary of your training to recognize potential money laundering transactions.

Policy Form Series #B-56

---

## Product Availability

Level Term is available in the states listed below:

Alaska  
Alabama  
Arkansas  
Arizona  
California  
Colorado  
Connecticut  
District of Columbia  
Delaware  
Florida  
Georgia  
Hawaii  
Iowa  
Idaho  
Illinois  
Indiana  
Kansas  
Kentucky  
Louisiana  
Massachusetts  
Maryland  
Maine  
Michigan  
Minnesota  
Missouri  
Mississippi  
North Carolina  
North Dakota  
Nebraska  
New Hampshire  
New Jersey  
New Mexico  
Nevada  
Ohio  
Oklahoma  
Oregon  
Pennsylvania  
Rhode Island  
South Carolina  
South Dakota  
Tennessee  
Texas  
Utah

Virginia  
Vermont  
Washington  
Wisconsin  
West Virginia  
Wyoming

---

### Other Life Insurance Products

Flex Continuous Payment Whole Life  
Flex Limited Payment Whole Life  
Flex Single Premium Whole Life  
Conversion Universal Life

---

SBLI and The No Nonsense Life Insurance Company are registered trademarks of The Savings Bank Mutual Life Insurance Company of Massachusetts, which is in no way affiliated with SBLI USA Mutual Life Insurance Company, Inc.

© 2017 The Savings Bank Mutual Life Insurance Company of Massachusetts, Woburn, MA. All rights reserved.  
The Savings Bank Mutual Life Insurance Company of Massachusetts (SBLI)  
NAIC Number: 70435 | 888-224-7254 | One Linscott Road, Woburn, MA 01801

The Savings Bank Life Insurance Company of Massachusetts has become a mutual life insurance company and is making regulatory filings in all jurisdictions in which it is licensed to use its new legal name The Savings Bank Mutual Life Insurance Company of Massachusetts. States that have approved our new legal name can be found at [www.sblibrokerage.com/mutual](http://www.sblibrokerage.com/mutual).