

SBLI[®] Life Stages



**Life is filled with tough decisions.
Let SBLI help you choose
the right life insurance.**

At SBLI, we'll give you all the help you need to choose the right kind of life insurance, the right amount of coverage, and the right policy term. So at the end of the day, you can relax, knowing you've made the best choice for your family's future. With SBLI, there's no high-pressure sales tactics nonsense and no runaround. Instead, our highly-experienced representatives will give you all the help you need. And you can even apply right over the phone.

**TWO TYPES OF TERM LIFE INSURANCE:
WE'LL HELP YOU CHOOSE THE RIGHT ONE**

Guaranteed Level Premium – This insurance 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 term you choose. So your last premium in the level term period is the same as your first. Check the chart on back for a sampling of our new low rates. Guaranteed Level Premium policies up to \$10,000,000 can be issued to people aged 20-74.*

Yearly Renewable Term – This is low-cost insurance that can be automatically renewed every year until age 90[†], without proof of insurability. Your renewal premiums will gradually increase each year, but will never exceed the policy's guaranteed premiums.

*Availability may vary based on age.

†After age 74, the coverage amount will decrease annually.

YRT–Policy Form B-43 series.

A LOW-COST AND TRUSTED PROVIDER SINCE 1907

From low-cost life insurance to the guaranteed security of annuities, SBLI provides families with the financial protection they need. Our financial stability is backed by an A+ Superior rating from A.M. Best, so you know we'll be there when your family needs us most.



One important
decision always
leads to another.
That's life.



And when it's time to make the right decision about life insurance to protect your family, the easy choice is SBLI. We're life insurance experts. We'll help you get the coverage you need, so your spouse can pay the mortgage. Your kids can afford college. And your loved ones can have the means to make the right choices without you.

SBLI[®]
THE NO NONSENSE
LIFE INSURANCE COMPANY[®]

**For more information
please contact your local agent**

TERM LIFE INSURANCE

CHECK OUT THESE LOW MONTHLY RATES!

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

**NEW
EVEN
LOWER
RATES**

30-Year Guaranteed Level Premium²

Age ³	\$150,000 Coverage	\$300,000 Coverage	\$500,000 Coverage	\$1,000,000 Coverage
25	\$15.40	\$21.40	\$32.19	\$53.94
30	\$16.44	\$22.71	\$34.37	\$58.29
35	\$18.66	\$24.53	\$37.41	\$65.25
40	\$23.75	\$33.93	\$53.07	\$100.05
45	\$32.10	\$53.24	\$85.26	\$160.08
50	\$45.94	\$79.08	\$128.33	\$246.21

25-Year Guaranteed Level Premium²

Age ³	\$150,000 Coverage	\$300,000 Coverage	\$500,000 Coverage	\$1,000,000 Coverage
30	\$13.96	\$18.79	\$27.84	\$49.59
35	\$15.53	\$22.45	\$33.93	\$61.77
40	\$20.36	\$30.54	\$47.42	\$87.87
45	\$28.45	\$48.81	\$77.87	\$147.03
50	\$44.11	\$78.82	\$127.89	\$245.34

20-Year Guaranteed Level Premium²

Age ³	\$150,000 Coverage	\$300,000 Coverage	\$500,000 Coverage	\$1,000,000 Coverage
40	\$14.62	\$19.58	\$29.15	\$52.20
45	\$21.66	\$33.93	\$53.07	\$100.05
50	\$32.49	\$51.42	\$82.22	\$156.60
55	\$47.11	\$78.82	\$127.89	\$249.69
60	\$75.17	\$133.11	\$218.37	\$430.65

15-Year Guaranteed Level Premium²

Age ³	\$150,000 Coverage	\$300,000 Coverage	\$500,000 Coverage	\$1,000,000 Coverage
40	\$11.48	\$14.36	\$20.45	\$34.80
45	\$18.53	\$26.88	\$41.33	\$74.82
50	\$26.49	\$41.76	\$66.12	\$121.80
55	\$37.58	\$61.60	\$99.18	\$188.79
60	\$56.90	\$99.18	\$161.82	\$312.33

10-Year Guaranteed Level Premium²

Age ³	\$150,000 Coverage	\$300,000 Coverage	\$500,000 Coverage	\$1,000,000 Coverage
45	\$13.44	\$18.01	\$26.54	\$46.98
50	\$18.01	\$25.06	\$38.28	\$70.47
55	\$25.71	\$40.98	\$64.82	\$123.54
60	\$37.71	\$63.95	\$103.10	\$197.49
65	\$72.82	\$132.85	\$217.94	\$409.77



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 Forms B-36, 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 \$10,000,000.

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THE NO NONSENSE
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For more information
please contact your local agent

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