



Level Term

SBLI offers a variety of Level Premium Term policies. These policies are actually annual renewable term (ART) insurance policies, renewable to age 85. The defining characteristics of each policy is

- the number of years that premiums are **scheduled** to remain level (10, 15, 20, 25 or 30 years) and
- the number of years that premiums are **guaranteed** to remain level (10 years, 15 years, or equal to the period of scheduled level premiums).

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 annual renewable term insurance to age 85, with premiums scheduled to increase each year. During this period, the scheduled premiums are also subject to possible increase as noted above.

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 +

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Product Details

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

Coverage

Coverage to age 85.

Dividend Options

Non-Participating.

Amounts Available

\$100,000 to the Company maximum of \$30,000,000.
 \$10,000,000 maximum coverage for ages 70-74.

MAXIMUM \$20,000,000 in IN, LA, MD, MN, WI, WV, TX

Ages Available

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 level premium whole life or conversion universal life policy (Conversion UL) on any premium due date which is 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).
 - [Producers Guide to Anti-Money Laundering](#): A brief summary of your training to recognize potential money laundering transactions.
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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

Yearly Renewable Term
Continuous Payment Whole Life
Limited Payment Whole Life
Single Premium Whole Life
Conversion Universal Life

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