

SERFF Tracking Number: SBMS-125799617 State: Arkansas
Filing Company: SBLI of MA State Tracking Number: 40285
Company Tracking Number: 2008003CAR
TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -
Fixed/Indeterminate Premium
Product Name: Yearly Renewable Term Policy
Project Name/Number: /2008003

Filing at a Glance

Company: SBLI of MA

Product Name: Yearly Renewable Term Policy SERFF Tr Num: SBMS-125799617 State: ArkansasLH
TOI: L04I Individual Life - Term SERFF Status: Closed State Tr Num: 40285
Sub-TOI: L04I.103 Renewable - Single Life - Co Tr Num: 2008003CAR State Status: Approved-Closed
Fixed/Indeterminate Premium
Filing Type: Form Co Status: Reviewer(s): Linda Bird
Authors: James Coady, James MacDougall, Jason Brush, Dwight
Wilbur, Janice Albertazzi Disposition Date: 10/01/2008
Date Submitted: 09/17/2008 Disposition Status: Approved
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Authorized
Project Number: 2008003 Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Group Market Size:
Overall Rate Impact: Group Market Type:
Filing Status Changed: 10/01/2008
State Status Changed: 10/01/2008 Deemer Date:
Corresponding Filing Tracking Number:
Filing Description:
Form B-43.4 et al, YRT Policy

Enclosed for your review please find a sample copy of the above referenced life insurance policy form. This policy is a yearly renewable term policy (YRT). Applicants will be classified in one of 4 Non-Nicotine classes (Preferred Plus,

<i>SERFF Tracking Number:</i>	<i>SBMS-125799617</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>SBLI of MA</i>	<i>State Tracking Number:</i>	<i>40285</i>
<i>Company Tracking Number:</i>	<i>2008003CAR</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium</i>
<i>Product Name:</i>	<i>Yearly Renewable Term Policy</i>		
<i>Project Name/Number:</i>	<i>/2008003</i>		

Preferred, Select and Standard) or 2 Nicotine classes (Preferred and Standard) based on medical history and other underwriting criteria. We will have banded premium rates based on face amounts as follows: Band 1: \$25,000 to \$99,999, Band 2: \$100,000 to \$249,999, Band 3: \$250,000 to \$999,999, and Band 4: \$1,000,000 to \$10,000,000. The policy provides coverage to age 90, which includes a decreasing term insurance benefit after age 74, and is convertible to whole life insurance up to age 65. The minimum and maximum issue ages are ages 20 and 65, respectively. The minimum and maximum death benefits per life are \$25,000 and \$10,000,000, respectively. Policyholders are eligible for dividend payments (but they are not guaranteed) that are paid at the end of each policy year while it is in effect. Policyholders are eligible for any declared dividend payments, which will be paid at the end of each policy year while it is in effect. Illustrations will be used for this policy and a sample is enclosed.

The following forms will also be used with this product: application forms A-91 and A-92; application amendment forms AQ-8 through AM-29 (full list enclosed); and waiver of premium rider form BW-32.5 will also be sold with this policy. When applicable, these riders and any related premium amounts will be referenced on the specifications page. Likewise, any substandard ratings associated with any issued policies will also be referenced on the specifications page. These application and related forms have been submitted to your department on this date under a separate filing.

This product will be marketed throughout the entire state of Arkansas. The product will be sold via our licensed agents in the SBLI Woburn, MA, home office and other appropriately licensed agents.

Company and Contact

Filing Contact Information

James Coady,	Jcoady@SBLI.com
1 Linscott Road	(781) 994-5410 [Phone]
Woburn, MA 01801	(781) 994-4124[FAX]

Filing Company Information

SBLI of MA	CoCode: 70435	State of Domicile: Massachusetts
1 Linscott Road	Group Code: 4553	Company Type: Life
Woburn, MA 01801	Group Name:	State ID Number:
(781) 938-3500 ext. [Phone]	FEIN Number: 04-3117253	

SERFF Tracking Number: SBMS-125799617 State: Arkansas
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Filing Fees

Fee Required? Yes
Fee Amount: \$75.00
Retaliatory? Yes
Fee Explanation: Domicile state fee = \$75.00
1 policy form x \$75.00 = \$75.00
Per Company: No

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
67352	\$75.00	09/10/2008

SERFF Tracking Number: SBMS-125799617

State: Arkansas

Filing Company: SBLI of MA

State Tracking Number: 40285

Company Tracking Number: 2008003CAR

TOI: L04I Individual Life - Term

Sub-TOI: L04I.103 Renewable - Single Life -
Fixed/Indeterminate Premium

Product Name: Yearly Renewable Term Policy

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	10/01/2008	10/01/2008

SERFF Tracking Number: SBMS-125799617

State: Arkansas

Filing Company: SBLI of MA

State Tracking Number: 40285

Company Tracking Number: 2008003CAR

TOI: L04I Individual Life - Term

*Sub-TOI: L04I.103 Renewable - Single Life -
Fixed/Indeterminate Premium*

Product Name: Yearly Renewable Term Policy

Project Name/Number: /2008003

Disposition

Disposition Date: 10/01/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: SBMS-125799617

State: Arkansas

Filing Company: SBLI of MA

State Tracking Number: 40285

Company Tracking Number: 2008003CAR

TOI: L04I Individual Life - Term

Sub-TOI: L04I.103 Renewable - Single Life -
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Product Name: Yearly Renewable Term Policy

Project Name/Number: /2008003

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statement of Variability		Yes
Supporting Document	Illustration Sample		Yes
Form	YRT Policy		Yes

SERFF Tracking Number: SBMS-125799617

State: Arkansas

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TOI: L04I Individual Life - Term

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Fixed/Indeterminate Premium

Product Name: Yearly Renewable Term Policy

Project Name/Number: /2008003

Form Schedule

Lead Form Number: B-43.4

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	B-43.4	Policy/Cont	YRT Policy ract/Fratern al Certificate	Initial		50	B-43.4 YRT Policy.pdf

SERFF Tracking Number: SBMS-125799617 *State:* Arkansas
Filing Company: SBLI of MA *State Tracking Number:* 40285
Company Tracking Number: 2008003CAR
TOI: L04I Individual Life - Term *Sub-TOI:* L04I.103 Renewable - Single Life -
Fixed/Indeterminate Premium
Product Name: Yearly Renewable Term Policy
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Attachment "B-43.4 YRT Policy.pdf" is larger than 3MB and cannot be reproduced here.

SERFF Tracking Number: SBMS-125799617

State: Arkansas

Filing Company: SBLI of MA

State Tracking Number: 40285

Company Tracking Number: 2008003CAR

TOI: L04I Individual Life - Term

*Sub-TOI: L04I.103 Renewable - Single Life -
Fixed/Indeterminate Premium*

Product Name: Yearly Renewable Term Policy

Project Name/Number: /2008003

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: SBMS-125799617 State: Arkansas
Filing Company: SBLL of MA State Tracking Number: 40285
Company Tracking Number: 2008003CAR
TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -
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Product Name: Yearly Renewable Term Policy
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Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice 09/02/2008

Comments:

1. Rule & Regulation 19: This is to certify that we believe that this submission meets the objective standards of Rule and Regulation 19.
2. Rule and Regulation 49: This is to certify that all policies under this filing issued in Arkansas will be accompanied by a notice of Limitations and Exclusions under the Arkansas Life and Health Insurance Guaranty Association Act, as described in Rule and Regulation 49.
3. Flesch readability Certification Attached.
4. Consumer Information Notice: Each item listed under ACA 23-79-138 will be present in or with all policies issued under this filing in Arkansas, and the noted address for the Life and Health Division will be used.

Attachment:

B-43.4 Flesch Avidavit.pdf

Review Status:

Satisfied -Name: Application 09/02/2008

Comments:

Attached is a list of the application and application supplement forms, submitted to your Department this date under a separate filing, that will be used with this policy form.

Attachment:

Application and Amendment List.pdf

Review Status:

Satisfied -Name: Statement of Variability 09/02/2008

Comments:

Attachment:

B-43.4 Statement of Variability.pdf

Review Status:

SERFF Tracking Number: SBMS-125799617 *State:* Arkansas
Filing Company: SBLI of MA *State Tracking Number:* 40285
Company Tracking Number: 2008003CAR
TOI: L04I Individual Life - Term *Sub-TOI:* L04I.103 Renewable - Single Life -
Fixed/Indeterminate Premium

Product Name: Yearly Renewable Term Policy
Project Name/Number: /2008003

Satisfied -Name: Illustration Sample 09/08/2008

Comments:

Specimen copy of Illustration used in the sale of this policy is attached.

Attachment:

B-43.4 Illustration.pdf

**THE SAVINGS BANK LIFE INSURANCE
COMPANY OF MASSACHUSETTS**

FLESCH CERTIFICATION

I hereby certify that in my judgment the policy form in this submission meets the objective standards of readability/flesch scores as required as required by applicable laws or regulations.

Multi-Class Yearly Renewable Term Policy Form
Form B-43.4

Flesch Score 50



Jason Brush
AVP & Associate Counsel

Savings Bank Life Insurance of Massachusetts

Applications and supplemental Forms List

<u>Form Number</u>	<u>Form Name</u>
A-90	Conditional Receipt Agreement
A-91	Life Insurance Application – Part 1
A-91A	Supplement to Life Insurance Application – Part 1
A-92	Life Insurance Application – Part 2
A-92A	Supplement to Life Insurance Application – Part 2
A-93	Supplement to Life Insurance Application
AQ-8	General Aviation Questionnaire
AQ-9	Commercial Aviation Questionnaire
AQ-10	Alcohol Questionnaire
AQ-11	Allergies Questionnaire
AQ-12	Asthma Questionnaire
AQ-13	Chest Pain Questionnaire
AQ-14	Diabetes Questionnaire
AQ-15	General Medical Questionnaire
AQ-16	Kidney Stones Questionnaire
AQ-17	Mental Health Questionnaire
AQ-18	Seizures Questionnaire
AQ-19	Colitis Questionnaire
AQ-20	Drugs Questionnaire
AQ-21	DUI Questionnaire
AQ-22	Skin and SCUBA and Submersible Diving Questionnaire

AQ-23	Substance Abuse Questionnaire
AQ-24	Military Status Questionnaire
AQ-25	Military Aviation Questionnaire
AQ-26	Avocation and Professional Sports Questionnaire
AQ-27	Hang Gliding Questionnaire
AQ-28	Motor Sports Questionnaire
AQ-29	Power and Motor Boat Questionnaire
AQ-30	Unemployment Questionnaire
AQ-31	Citizenship Questionnaire
AQ-32	General Amendment
AM-5	Updated Health Amendment
AM-16A	Agents Replacement Certification
AM-19M	Children under UTMA as Beneficiary
AM-19MS	Spouse, then Children under UTMA as Beneficiary
AM-20	Owner/Beneficiary
AM-20B	Trust, then Estate as Beneficiary
AM-20T	Trust as Owner
AM-20BT	Trust as Beneficiary and Owner
AM-26	Financial Disclosure Amendment
AM-28	Nicotine Amendment

**Statement of Variability of Specifications Pages and Table of Values Pages
Form Policy B-43.4
Multi-Class Yearly Renewable Term**

Provision	Variable Language
Insured	Insured's name
Face Amount	\$100,000-\$5,000,000
Age At Issue	5-65
Sex	Male or Female
Issue Date	January 1, 2008 and beyond
Plan	Will always be Yearly Renewable Term
Owner	Person, trust or entity's name
Attachments	Any approved applicable riders purchased with the Basic Policy will be listed here.
Policy Number	Any combination of letters and numbers.
Class	4 Non-Nicotine classes (Preferred Plus, Preferred, Select and Standard) or 2 Nicotine classes (Preferred and Standard)
Expiration Date	Will vary based on the Issue Date and Age at Issue.
Frequency	Annual, Semi-Annual, Quarterly or Monthly (EFTS Only)
Premium	Will vary based on Age at Issue, the Plan chosen, the amount of coverage chosen, if there are any applicable riders purchased, if there are any assigned ratings, and the mode of Frequency of payment.
Basic Policy	Will always say "Basic Policy". Benefit Amounts are from \$100,000-\$5,000,000. Annual Premiums and Years Payable will be dependent on Age at Issue, the Plan chosen and the amount of coverage chosen.
Waiver of Premium (with benefit amounts, annual premiums and years payable)	If this rider has been purchased the specifics will be listed here. Benefit Amounts will always be the same as the Basic Policy coverage (\$100,000 to \$5,000,000). Annual Premiums and Years Payable will be dependent on Age at Issue, the Plan chosen and the amount of coverage chosen.
Child Rider (with benefit amounts, annual premiums and years payable)	If this rider has been purchased the specifics will be listed here. Benefit Amounts will be from \$5,000-\$10,000. Annual Premiums and Years Payable will be dependent on Age at Issue, the Plan chosen and the amount of coverage chosen.

Flat Rating	May be applied in instances where the class is substandard and the insured is determined to be a higher risk; usually temporary in time. No minimum/maximum.
Table Rating	May be applied in instances where the class is substandard and the insured is determined to be a higher risk based on a % of mortality rate); lasts for the life of the base policy. Minimum is 150% mortality, no maximum.
Total Annual Premium	Will vary based on Age at Issue, the Plan chosen, the amount of coverage chosen, if there are any applicable riders purchased, if there are any assigned ratings, and the mode of Frequency of payment.
Modal Factors	May increase/decrease for all future policyholders by agreement of our Board of Directors, to be applied to all prospective policyholders consistently.
Initial Premium	Will vary based on Modal Factor selected.
Total Annual Payment	Will vary based on Modal Factor selected.
Tables of Values [all numerical data amounts listed in the Tables for Loan or Cash Value, Paid-Up Insurance, and Extended Term Insurance (years and days)]	Not applicable.



The Savings Bank Life Insurance Company of Massachusetts
One Linscott Road
Woburn, MA 01801

LIFE INSURANCE ILLUSTRATION
Yearly Renewable Term Life Insurance to Age 90
Policy Forms Series: B-43

Table with 2 columns: Policy Details (Initial Guaranteed Death Benefit, First Year Contract Premium, Base Policy, Waiver of Premium, Children's Rider, Rating Premium, Total Premium) and Issue/Underwriting Details (Issue Age, State, Gender, Underwriting Class, Dividend Option, Waiver of Premium Rider, Children's Rider).

Prepared for: John Doe

Presented by: State Filing
1 Linscott Road
Woburn, MA 01888

Prepared on: 12/20/2007
--071220095313

THIS IS AN ILLUSTRATION ONLY. AN ILLUSTRATION IS NOT INTENDED TO PREDICT ACTUAL PERFORMANCE. INTEREST RATES, DIVIDENDS, OR VALUES THAT ARE SET FORTH IN THE ILLUSTRATION ARE NOT GUARANTEED, EXCEPT FOR THESE ITEMS CLEARLY LABELED AS GUARANTEED.

The Savings Bank Life Insurance Company of Massachusetts

Life Insurance Illustration

Yearly Renewable Term Life Insurance to Age 90

Policy Forms Series: B-43

Prepared for:

John Doe
Issue Age: 35

Term Life Insurance

SBLI's Yearly Renewable Term insurance is automatically renewable as level benefit term insurance to age 75. Renewal premiums gradually increase with age. This policy may be converted to a level premium whole life policy on any premium due date prior to age 65. At age 75 coverage will extend on a decreasing term insurance basis to age 90.

Conversion Privilege

This policy may be converted to a level premium whole life (excluding Single Premium Life) on any premium due date. This policy cannot be converted after it has terminated. It cannot be converted after the policy anniversary nearest the insured's 65th birthday.

Underwriting class:

Preferred Plus Non-Nicotine

The premiums required for this coverage have been calculated assuming this policy is issued in the Preferred Plus Non-Nicotine underwriting class.

Based on current estimates, less than 30% of our applicants qualify for our lowest cost Preferred Plus Non-Nicotine underwriting class. Actual premiums required for the insurance coverage is dependent on the outcome of the underwriting process.

Initial Guaranteed Death Benefit

The death benefit provided at issue is \$100,000.

The death benefit is the amount payable in the event of death of the insured. The actual amount payable may be increased by additional insurance benefits. Provided that this policy is in force and no changes have been made to the face amount of this policy, the death benefit is guaranteed until the insured's age 75. After age 75, the death benefit decreases to age 90 when the coverage ends.

Contract Premium

The rate you pay will not change during the guaranteed period. In order to offer you the lowest possible premium after the guaranteed period, we must reserve the right to increase our schedule of non-guaranteed premiums. We do not contemplate any increase at this time and guarantee that your premiums will never exceed those shown in the Guaranteed Contract Premium column. All premiums shown in this illustration include the cost of any riders.

Premiums may be paid directly to SBLI or deducted from any bank account through SBLI's Electronic Funds Transfer (EFT). You may pay annually, semi-annually, quarterly or monthly (\$10 minimum, EFT only). The total premium per year under monthly, quarterly and semi-annual methods is more than if premiums are paid under the annual method.

Cash Surrender Value

This policy has no cash values.

Non-Guaranteed Elements of the Policy

This illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.

--071220095313

Version: Rev 9.86d

The Savings Bank Life Insurance Company of Massachusetts

Life Insurance Illustration
Yearly Renewable Term Life Insurance to Age 90

Policy Forms Series: B-43

Prepared for:

John Doe
Issue Age: 35

Dividends

This policy may share in our profits. Each year we determine if any of the profits will be allocated to this policy as dividends. Dividends, if any, are paid at the end of each policy year while the policy is in effect. Dividends are not guaranteed and are subject to change by the company.

Dividends increase the value of your life insurance policy in one of two ways:
by increasing your policy's cash value and/or death benefit; or
by reducing the out-of-pocket cost of your policy.

You have several options for the use of the dividends generated by the policy. Your dividend options include:

- Paid in cash
- Reduce premium
- Accumulate at interest

Dividend option selected:

Paid in cash

With this dividend option, the policyowner receives a check annually as of the policy anniversary.

Not Included

--071220095313

Version: Rev 9.86d

The Savings Bank Life Insurance Company of Massachusetts

Life Insurance Illustration

Yearly Renewable Term Life Insurance to Age 90

Policy Forms Series: B-43

Prepared for:

John Doe
Issue Age: 35

Underwriting class:

Preferred Plus Non-Nicotine

Dividend option selected:

Paid in cash

Guaranteed Assumptions

These policy values and benefits are guaranteed provided the contract premiums are paid in full each year:

Policy death benefit
Policy premiums

Non-Guaranteed Assumptions

The non-guaranteed benefits and values shown are not guaranteed. The assumptions on which they are based are subject to change by the Company. Actual results may be more or less favorable than those shown.

Midpoint Assumptions

The Midpoint Contract Premiums are calculated as the average of the Guaranteed Contract Premiums and the Current Contract Premiums.

Numeric Summary

\$100,000 Initial Guaranteed Death Benefit

		Guaranteed		Non-Guaranteed Assumptions			
Year	Age at End of Year	Contract Premium	Death Benefit	Midpoint		Current	
				Contract Premium	Death Benefit	Contract Premium	Death Benefit
5	40	197	100,000	140	100,000	82	100,000
10	45	270	100,000	186	100,000	101	100,000
20	55	547	100,000	358	100,000	169	100,000
35	70	2,259	100,000	1,466	100,000	673	100,000
50	85	3,687	35,200	2,463	35,200	1,238	35,200

Customer Acknowledgement:

I have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be either higher or lower. The agent has told me they are not guaranteed.

Applicant

Date

I certify that this illustration has been presented to the applicant and that I have explained that any non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with the illustration.

SBLI Licensed Representative

Date

--071220095313

Version: Rev 9.86d

The Savings Bank Life Insurance Company of Massachusetts

Life Insurance Illustration

Yearly Renewable Term Life Insurance to Age 90

Policy Forms Series: B-43

Prepared for: John Doe Issue Age: 35		\$100,000 Initial Guaranteed Death Benefit							
Underwriting class: Preferred Plus Non-Nicotine		Year	Age at End of Year	Guaranteed		Non-Guaranteed Assumptions			
				Contract Premium	Death Benefit	Contract Premium	Net Premium Outlay	Prior Year Dividend	Death Benefit
Dividend option selected: Paid in cash		1	36	80	100,000	80	80	0	100,000
		2	37	175	100,000	80	80	0	100,000
		3	38	180	100,000	80	80	0	100,000
		4	39	189	100,000	81	81	0	100,000
		5	40	197	100,000	82	82	0	100,000
Initial Guaranteed Death Benefit: \$100,000		1-5		821		403	403		
		6	41	206	100,000	84	84	0	100,000
		7	42	218	100,000	87	87	0	100,000
		8	43	233	100,000	91	91	0	100,000
		9	44	250	100,000	96	96	0	100,000
		10	45	270	100,000	101	101	0	100,000
Contract First Year Premium: \$80.00 <i>Annually</i> \$40.80 <i>Semi-Annually</i> \$20.80 <i>Quarterly</i> n/a <i>Monthly*</i>		1-10		1,998		862	862		
		11	46	293	100,000	107	107	0	100,000
		12	47	315	100,000	113	113	0	100,000
		13	48	339	100,000	118	118	0	100,000
		14	49	353	100,000	125	125	0	100,000
		15	50	369	100,000	130	130	0	100,000
*Electronic Funds Transfer only		1-15		3,667		1,455	1,455		
		16	51	392	100,000	137	137	0	100,000
		17	52	419	100,000	143	143	0	100,000
Guaranteed Assumptions These policy values and benefits are guaranteed provided the contract premiums are paid in full each year:		18	53	456	100,000	151	151	0	100,000
		19	54	496	100,000	160	160	0	100,000
		20	55	547	100,000	169	169	0	100,000
		1-20		5,977		2,215	2,215		
		21	56	610	100,000	182	182	0	100,000
		22	57	674	100,000	192	192	0	100,000
		23	58	743	100,000	205	205	0	100,000
		24	59	802	100,000	221	221	0	100,000
		25	60	870	100,000	236	236	0	100,000
		1-25		9,676		3,251	3,251		
Non-Guaranteed Assumptions The non-guaranteed benefits and values shown are not guaranteed. The assumptions on which they are based are subject to change by the Company. Actual results may be more or less favorable than those shown.		26	61	952	100,000	254	254	0	100,000
		27	62	1,052	100,000	272	272	0	100,000
		28	63	1,174	100,000	290	290	0	100,000
		29	64	1,311	100,000	313	313	0	100,000
		30	65	1,455	100,000	345	345	0	100,000
		1-30		15,620		4,725	4,725		
		31	66	1,607	100,000	382	382	0	100,000
		32	67	1,761	100,000	423	423	0	100,000
		33	68	1,917	100,000	503	503	0	100,000
		34	69	2,085	100,000	569	569	0	100,000
		35	70	2,259	100,000	673	673	0	100,000
		1-35		25,249		7,275	7,275		

--071220095313

Version: Rev 9.86d

Presented by: State Filing
Prepared on: December 20, 2007

This proposal is an illustration only. It is not a contract nor an offer to contract.
This illustration is not valid unless all of the pages are included.

Page 5 of 6

The Savings Bank Life Insurance Company of Massachusetts

Life Insurance Illustration

Yearly Renewable Term Life Insurance to Age 90

Policy Forms Series: B-43

Prepared for:

John Doe
Issue Age: 35

Underwriting class:

Preferred Plus Non-Nicotine

Dividend option selected:

Paid in cash

Initial Guaranteed Death Benefit:

\$100,000

Contract First Year Premium:

\$80.00 *Annually*
\$40.80 *Semi-Annually*
\$20.80 *Quarterly*
n/a *Monthly**

*Electronic Funds Transfer only

Guaranteed Assumptions

These policy values and benefits are guaranteed provided the contract premiums are paid in full each year:

Policy death benefit
Policy premiums

Non-Guaranteed Assumptions

The non-guaranteed benefits and values shown are not guaranteed. The assumptions on which they are based are subject to change by the Company. Actual results may be more or less favorable than those shown.

\$100,000 Initial Guaranteed Death Benefit

Year	Age at End of Year	Guaranteed		Non-Guaranteed Assumptions			
		Contract Premium	Death Benefit	Contract Premium	Net Premium Outlay	Prior Year Dividend	Death Benefit
36	71	2,470	100,000	768	768	0	100,000
37	72	2,706	100,000	868	868	0	100,000
38	73	3,016	100,000	973	973	0	100,000
39	74	3,343	100,000	1,103	1,103	0	100,000
40	75	3,687	100,000	1,238	1,238	0	100,000
1-40		40,471		12,225	12,225		
41	76	3,687	90,600	1,238	1,238	0	90,600
42	77	3,687	82,200	1,238	1,238	0	82,200
43	78	3,687	74,200	1,238	1,238	0	74,200
44	79	3,687	66,600	1,238	1,238	0	66,600
45	80	3,687	59,600	1,238	1,238	0	59,600
1-45		58,906		18,415	18,415		
46	81	3,687	53,500	1,238	1,238	0	53,500
47	82	3,687	47,900	1,238	1,238	0	47,900
48	83	3,687	43,200	1,238	1,238	0	43,200
49	84	3,687	39,000	1,238	1,238	0	39,000
50	85	3,687	35,200	1,238	1,238	0	35,200
1-50		77,341		24,605	24,605		
51	86	3,687	31,800	1,238	1,238	0	31,800
52	87	3,687	28,700	1,238	1,238	0	28,700
53	88	3,687	25,900	1,238	1,238	0	25,900
54	89	3,687	23,500	1,238	1,238	0	23,500
55	90	3,687	21,400	1,238	1,238	0	21,400
1-55		95,776		30,795	30,795		

Consumer Cost Indices

Term Life	Guaranteed Values		Non-Guaranteed Values	
	10 year	20 year	10 year	20 year
Net Payment Cost Index	1.93	2.67	0.85	1.03

Comparison of Cost Indices: The figures can be used to compare identical policies from different insurers. The lower the figure, the better the value. See the Buyer's Guide for an explanation of these indices.

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Presented by: State Filing
Prepared on: December 20, 2007

This proposal is an illustration only. It is not a contract nor an offer to contract.
This illustration is not valid unless all of the pages are included.

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The Savings Bank Life Insurance Company of Massachusetts

Life Insurance Illustration

Yearly Renewable Term Life Insurance to Age 90

Policy Forms Series: B-43

Prepared for:

John Doe
Issue Age: 35

Underwriting class:

Preferred Plus Non-Nicotine

Dividend option selected:

Paid in cash

Guaranteed Assumptions

These policy values and benefits are guaranteed provided the contract premiums are paid in full each year:

Policy death benefit
Policy premiums

Non-Guaranteed Assumptions

The non-guaranteed benefits and values shown are not guaranteed. The assumptions on which they are based are subject to change by the Company. Actual results may be more or less favorable than those shown.

Midpoint Assumptions

The Midpoint Contract Premiums are calculated as the average of the Guaranteed Contract Premiums and the Current Contract Premiums.

Numeric Summary

\$100,000 Initial Guaranteed Death Benefit

		Guaranteed		Non-Guaranteed Assumptions			
Year	Age at End of Year	Contract Premium	Death Benefit	Midpoint		Current	
				Contract Premium	Death Benefit	Contract Premium	Death Benefit
5	40	197	100,000	140	100,000	82	100,000
10	45	270	100,000	186	100,000	101	100,000
20	55	547	100,000	358	100,000	169	100,000
35	70	2,259	100,000	1,466	100,000	673	100,000
50	85	3,687	35,200	2,463	35,200	1,238	35,200

Customer Acknowledgement:

I have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be either higher or lower. The agent has told me they are not guaranteed.

Applicant

Date

I certify that this illustration has been presented to the applicant and that I have explained that any non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with the illustration.

SBLI Licensed Representative

Date

--071220095313

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