

SERFF Tracking Number: SBMS-127168750 State: Arkansas
 Filing Company: The Savings Bank Life Insurance Company of Massachusetts State Tracking Number: 48820
 Company Tracking Number:
 TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium
 Product Name: Level Term Life Insurance
 Project Name/Number: /

Filing at a Glance

Company: The Savings Bank Life Insurance Company of Massachusetts
 Product Name: Level Term Life Insurance SERFF Tr Num: SBMS-127168750 State: Arkansas
 TOI: L04I Individual Life - Term SERFF Status: Closed-Accepted State Tr Num: 48820
 For Informational Purposes
 Sub-TOI: L04I.103 Renewable - Single Life - Co Tr Num: State Status: Filed-Closed
 Fixed/Indeterminate Premium
 Filing Type: Form Reviewer(s): Linda Bird
 Disposition Date: 05/24/2011
 Authors: zSERFFStaff
 zIndustrySupportCM, Jim Coady,
 Dwight Wilbur, Cindy Milne
 Date Submitted: 05/19/2011 Disposition Status: Accepted For Informational Purposes
 Implementation Date Requested: 07/01/2011 Implementation Date:
 State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Pending
 Project Number: Date Approved in Domicile:
 Requested Filing Mode: Informational Domicile Status Comments: Filed simultaneously in domicile state (MA)
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Individual Market Type:
 Overall Rate Impact: Filing Status Changed: 05/24/2011
 State Status Changed: 05/24/2011
 Deemer Date: Created By: Jim Coady
 Submitted By: Jim Coady Corresponding Filing Tracking Number:
 Filing Description:
 SB LI OF MA
 NAIC # 70435
 RE: Policy form # B-46.1

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Level Term Life Insurance
Original State Tracking Number: 40286
Original Disposition Date: 10/01/2008

INFORMATIONAL FILING FOR CHANGE OF MINIMUM ISSUE AGE

As you know, the above referenced term policy forms were previously approved by your office on the original disposition date indicated above. Please be advised that SBLI is revising the Minimum Issue age from 20 to 18 for all new business.

As described in the original submission, the policy provides for an initial period of level annual premiums (selected by the applicant in a range from 10 to 30 years) followed by increasing annual premiums to age 85.

In order to accommodate the decrease in minimum issue age by 2 years, the tables of renewal premiums have been adjusted accordingly. Specimen copies of the tables are included for informational purposes only. No other changes are being made to the policy. A revised Actuarial Memorandum is also enclosed for informational purposes only.

No acknowledgement of receipt is necessary unless your rules require otherwise. Please contact us if there are questions or concerns relating to this informational filing.

Thank you

James T. Coady, VP
Compliance

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

The Savings Bank Life Insurance Company of Massachusetts CoCode: 70435 State of Domicile: Massachusetts
1 Linscott Road Group Code: 4553 Company Type: Life
Woburn, MA 01801 Group Name: State ID Number:

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(781) 938-3500 ext. [Phone] FEIN Number: 04-3117253

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Savings Bank Life Insurance Company of Massachusetts	\$0.00	05/19/2011	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		05/24/2011	05/24/2011

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Disposition

Disposition Date: 05/24/2011

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Renewal Premium Schedules		Yes

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Renewal Premium Schedules		
Comments: INFORMATIONAL FILING		

Revised Renewal Premium Schedules are attached for you reference and informational purposes only.

Attachments:

B-46B (05-11).pdf

B-46A (05-11).pdf

PREMIUM SCHEDULE (CONTINUED)
ANNUAL RENEWABLE TERM INSURANCE
Renewal Premiums per \$1,000 Insurance Amount

- Non Nicotine Rates -

The level term premiums are shown on the Policy Specifications page.

At the end of the level premium term, annual premiums will be payable based upon the Insured's then age nearest birthday.

These premium rates will be increased for any substandard ratings

Age at Renewal	Waiver of Premium	Guaranteed Annual Premium	Age at Renewal	Waiver of Premium	Guaranteed Annual Premium
28	\$0.11	\$4.26	57	\$4.69	\$28.88
29	0.11	4.26	58	5.67	31.13
30	0.11	4.26	59	6.80	33.55
31	0.11	4.39	60	1.53	36.22
32	0.12	4.50	61	1.50	39.24
33	0.12	4.72	62	1.40	42.82
34	0.13	4.93	63	1.17	46.94
35	0.14	5.20	64	0.57	51.62
36	0.15	5.50	65	n/a	56.76
37	0.16	5.91	66	n/a	62.15
38	0.17	6.35	67	n/a	67.82
39	0.19	6.90	68	n/a	73.73
40	0.21	7.48	69	n/a	80.05
41	0.23	8.17	70	n/a	87.26
42	0.26	8.86	71	n/a	95.54
43	0.29	9.60	72	n/a	105.27
44	0.34	10.34	73	n/a	116.74
45	0.41	11.19	74	n/a	129.77
46	0.48	12.05	75	n/a	144.05
47	0.58	12.98	76	n/a	159.47
48	0.68	13.94	77	n/a	175.64
49	0.83	15.04	78	n/a	192.58
50	0.99	16.23	79	n/a	210.76
51	1.21	17.55	80	n/a	230.97
52	1.49	19.03	81	n/a	253.96
53	1.86	20.74	82	n/a	280.47
54	2.35	22.61	83	n/a	311.03
55	2.97	24.61	84	n/a	345.04
56	3.84	26.70			

To determine the premium at each renewal, multiply the appropriate premium rate from the table by the number of thousands of dollars of insurance. Add \$60.00 annual policy fee as well as the premiums for all riders. If the policy includes Waiver of Premium benefit, add the additional premium. It is determined in the same manner as above. This benefit is renewable to the policy anniversary nearest the Insured's 65th birthday.

PREMIUM SCHEDULE (CONTINUED)
ANNUAL RENEWABLE TERM INSURANCE
Renewal Premiums per \$1,000 Insurance Amount

- Nicotine Rates -

The level term premiums are shown on the Policy Specifications page.

At the end of the level premium term, annual premiums will be payable based upon the Insured's then age nearest birthday.

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Age at Renewal	Waiver of Premium	Guaranteed Annual Premium	Age at Renewal	Waiver of Premium	Guaranteed Annual Premium
28	\$0.22	\$8.09	57	\$11.83	\$50.83
29	0.22	8.09	58	14.09	54.17
30	0.22	8.09	59	16.64	57.71
31	0.23	8.34	60	3.63	61.57
32	0.24	8.55	61	3.48	65.92
33	0.25	8.96	62	3.19	71.08
34	0.26	9.37	63	2.61	76.98
35	0.28	9.88	64	1.21	83.62
36	0.31	10.45	65	n/a	90.82
37	0.34	11.23	66	n/a	98.20
38	0.38	12.07	67	n/a	105.80
39	0.43	13.11	68	n/a	113.54
40	0.49	14.21	69	n/a	121.68
41	0.55	15.52	70	n/a	130.89
42	0.63	16.83	71	n/a	141.40
43	0.72	18.24	72	n/a	153.69
44	0.86	19.65	73	n/a	168.11
45	1.05	21.26	74	n/a	184.27
46	1.26	22.90	75	n/a	201.67
47	1.52	24.66	76	n/a	220.07
48	1.81	26.49	77	n/a	238.87
49	2.24	28.58	78	n/a	258.06
50	2.70	30.84	79	n/a	278.20
51	3.26	32.99	80	n/a	300.26
52	3.99	35.40	81	n/a	325.07
53	4.93	38.16	82	n/a	353.39
54	6.16	41.15	83	n/a	385.36
55	7.72	44.30	84	n/a	420.95
56	9.82	47.53			

To determine the premium at each renewal, multiply the appropriate premium rate from the table by the number of thousands of dollars of insurance. Add \$60.00 annual policy fee as well as the premiums for all riders. If the policy includes Waiver of Premium benefit, add the additional premium. It is determined in the same manner as above. This benefit is renewable to the policy anniversary nearest the Insured's 65th birthday.

