



# Whole Life Insurance for a Lifetime of Protection

## Key Benefits



Guaranteed premiums, cash values, and death benefits.



A fast and easy online application that you can complete from your phone.



Plans can be custom designed to fit virtually anyone's situation.



Can be used to supplement income during retirement<sup>1</sup>, for estate conservation and for wealth transfer.



Guaranteed benefits are not dependent on the performance of the stock market. Nor are they tied to any index.

## Plan for your future while protecting your legacy with guaranteed returns

- ✓ Protection for your entire life
- ✓ Ensure your beneficiaries are cared for
- ✓ Builds tax-deferred cash value
- ✓ More guarantees than other options
- ✓ Juvenile policies available (0-17)
- ✓ Get coverage quickly
- ✓ Under age 60 and \$750K or less in coverage requires No Medical Exam

# 63%

of Americans buy life insurance to transfer wealth to the next generation<sup>2</sup>, and Whole Life policies are one of the best ways to build your wealth and leave a legacy.

Questions? Contact your advisor.

[helloplum.com](https://helloplum.com)





## Why buy Whole Life Insurance?

Simple—it's an easy, proven way to provide the long-term protection your family needs while accumulating cash values throughout the life of the policy.

## Why Should I get Insurance through Plum Life?

We worked hard to design the ideal life insurance experience—so you can get the coverage you need easily, quickly, and affordably. Your advisor has done the research—and out of the many options available, has recommended Plum Life based on cost, quality, and ease of purchase.

# 7 Riders Give You the Flexibility You Want<sup>2</sup>

Create a plan that is perfect for your needs now, and the needs of your beneficiaries in the future by adding the riders for your specific situation.

**Accelerated Death Benefit:** Allows you to accelerate a portion of your death benefit if you are terminally ill.

**Children's Level Term:** Convertible to permanent insurance to guarantee future insurance coverage for the covered children, as well as provide valuable protection for them today.

**Guaranteed Purchase Option:** Use this rider to make sure that the providers in a household are able to add the coverage they need to meet their increasing financial responsibilities.

**Single-Pay Paid-Up Additions Rider:** This rider can enhance the policy's cash surrender values and death benefit.

**Waiver of Premium:** Ensure that policy premiums will continue to be paid while the insured is totally disabled.

**Accidental Death Benefit:** This rider provides additional coverage and benefits in the event of death due to an accident.

**Guaranteed Level Premium Term:** Provides inexpensive additional death benefit protection to your base policy to cover temporary needs.

## A few easy steps today helps to ensure your loved ones' financial future tomorrow.

- 1 Discuss your needs with your advisor, who sends your application link.
- 2 Complete the online application—it only takes a few minutes.
- 3 Get your decision quickly—no more waiting weeks for an answer.

*That's all there is to it—and your advisor will be there to answer questions at any point in the process.*

<sup>1</sup> Withdrawals are subject to ordinary income tax and, if taken prior to age 59 ½, a 10% federal penalty. <sup>2</sup> 2018 Insurance Barometer Study Supplemental Data.

Plum Life currently offers products from The Savings Bank Mutual Life Insurance Company of Massachusetts, Woburn, MA. Centurian Life Insurance is a registered trade name and Connecticut d/b/a of The Savings Bank Mutual Life Insurance Company of Massachusetts, Woburn, MA. Policy Form Series: 21-P-PWL, 21-P-PSPWL. Rider Form Series: BC-40.1, 18-R-AXRDB, BN-8, BN-9, BN-50, BN-56, 14-WOPR. Dividends are not guaranteed. They are declared annually by SBLI's Board of Directors. All guarantees are subject to the claims-paying ability and strength of the issuing insurance company. NAIC #70435

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