



Whole Life at a Glance

| Features | | Continuous Pay | Limited Pay 10 | Limited Pay 15 | Limited Pay 20 | Limited Pay Paid Up at 65 | Single Premium |
|---------------------------------|----------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|
| Product Design | | Permanent protection with lowest premiums of our whole life plans | Shortest limited premium duration Offers permanent protection while building cash value | Mid-range limited premium duration Offers permanent protection while building cash value | Mid-range limited premium duration Offers permanent protection while building cash value | Premium duration for working years Offers permanent protection while building cash value | Single premium payment best suited for wealth transfer strategies |
| Premium Flexibility | | Level Term Rider with up to two times the base face amount available | Level Term Rider with up to two times the base face amount available | Level Term Rider with up to two times the base face amount available | Level Term Rider with up to two times the base face amount available | Level Term Rider with up to two times the base face amount available | Not Available |
| Premium Payment Duration | | To age 121 | 10 Years | 15 Years | 20 Years | To age 65 | Single |
| Minimum Face Amount | Standard Risk Class ¹ | \$25,000 | \$25,000 | \$25,000 | \$25,000 | \$25,000 | \$25,000 |
| | All Other Risk Classes | \$100,000 | \$100,000 | \$100,000 | \$100,000 | \$100,000 | \$100,000 |
| Issue Ages | | 15 days to 80 years | 15 days to 80 years | 15 days to 80 years | 15 days to 80 years | 15 days to 55 years | 15 days to 80 years |
| Underwriting Process | | <ul style="list-style-type: none"> • Accelerated Underwriting: Face amounts \$25k-\$750k, ages 18-60, no medical exams² • Traditional Underwriting: Face amounts above \$750k, all ages are underwritten with a traditional paramed exam | | | | | |
| Policy Fee | | Annual policy fee \$72 (under \$750K) Modalized for premiums not paid annually. ³ | | | Annual policy fee \$60 (over \$750K) Modalized for premiums not paid annually. ³ | | |
| Carrier | | The Savings Bank Mutual Life Insurance Company of Massachusetts | | | | | |
| Available Riders | | <p>Accelerated Death Benefit: Provided with no premium charge. Allows the client to accelerate a portion of his or her death benefit, if he or she is terminally ill, to help pay for medical expenses, end of life care, or anything the policy owner deems appropriate.⁴</p> <p>Children's Level Term: Convertible to permanent insurance and can thus guarantee future insurability for the covered children, as well as provide valuable death benefit protection for them today.</p> <p>Guaranteed Purchase Option: Provides the primary insured up to six options to purchase eligible individual permanent life insurance policies without evidence of insurability at the same risk class as the base policy. 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..</p> <p>Single-Pay Paid-Up Additions Rider: Funded at the time of the base policy issue. Use this rider to enhance the policy's cash surrender values and death benefit.</p> <p>Waiver of Premium: Ensure that policy premiums will continue to be paid while the insured is totally disabled. We always recommend presenting Waiver of Premium to your clients with your insurance proposals.</p> <p>Accidental Death Benefit: Add this rider to cover the primary insured in case of accidental death.</p> <p>Guaranteed Level Premium Term: Provides inexpensive additional death benefit protection to your client's base policy to cover temporary needs.</p> | | | | | Accelerated Death Benefit |

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1 Applies to Standard Non-Nicotine and Standard Nicotine. 2 Some applications may necessitate additional underwriting requirements. Contact SBLI for details. Ages 61-74 will be traditionally underwritten. 3 Policy fee is not commissionable. 4 While attached to the policy at no additional cost, it is subject to an administrative expense charge if used.

Plum Life currently offers products from The Savings Bank Mutual Life Insurance Company of Massachusetts, Woburn, MA. Centrian 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. Products and features may not be available in all states. NAIC #70435

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