

SBLI®

# Life Stages



## Founded to meet the needs of working people.

Amidst difficult economic times in 1905, the Armstrong Investigation uncovered mismanagement and questionable practices within the life insurance industry that threatened the well-being of the already challenged working public. Known as “The People’s Attorney”, respected Boston lawyer, Louis D. Brandeis, took action, speaking out on behalf of those being victimized by the large, unscrupulous life insurance companies.

Brandeis believed mutual savings banks, with some expansion of their powers, could offer dependable life insurance at an affordable cost. He became a strong advocate for affordable life insurance and was instrumental in the passage of a 1907 act permitting savings banks, incorporated under the laws of Massachusetts, to establish departments for the issue of life insurance and annuities.

Under Brandeis’ leadership, a bold new era in life insurance had begun. Brandeis went on to become a United States Supreme Court Justice, but he considered his efforts on behalf of the ordinary worker to be his greatest achievement.

## Protecting families like yours since 1907

- Term Life Insurance  
Yearly Renewable  
Guaranteed Level Premium
- Whole Life Insurance
- Annuities
- Policies for Children

## Company Highlights

- Life insurance rates among the lowest in the country
- A+ Superior rating from A.M. Best
- #1 in Massachusetts\* in:  
Insurance Issued  
Policies Issued  
Insurance In Force  
Policies In Force  
In Force Growth

\* Figures obtained from December 31, 2007 Annual Statements filed with the Massachusetts Commissioner of Insurance and are based on ordinary policies issued and delivered in Massachusetts, exclusive of subsidiaries and security products.



**SBLI®**  
THE NO NONSENSE  
LIFE INSURANCE COMPANY®

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# COMPANY OVERVIEW

## SAFE, LOW-COST LIFE INSURANCE WAS HERE TO STAY

Twenty-three years after the energies of Louis Brandeis had brought about the formation of SBLI, the organization had over \$100 million of life insurance in force. By 1953, assets reached \$100 million. And in 1964, life insurance in force eclipsed \$1 billion, while staying true to the Brandeis ideal of low-cost, affordable insurance.

## A COMPANY WITH A CONSCIENCE

In 1992, legislation took effect that reorganized SBLI into a closely held Massachusetts life insurance company aptly named The Savings Bank Life Insurance Company of Massachusetts. This legislation gave SBLI the same powers as other Massachusetts insurers and thus opened up geographic and distribution sales channels.

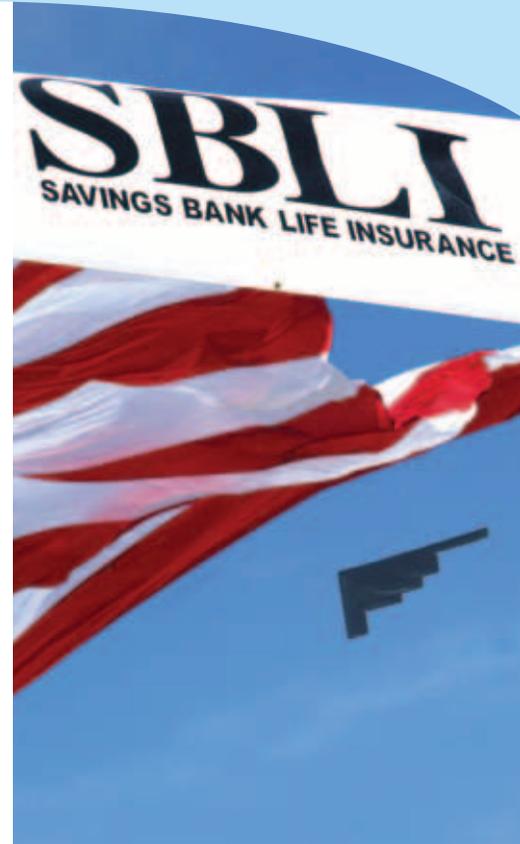
Putting people ahead of profits, SBLI remained committed to Brandeis' vision of high quality, low-cost life insurance and continued to offer some of the most competitive life insurance rates in the country. The commitment paid off as the company continued to reach milestones and set records, passing the \$23 billion mark of insurance in force in 1998. In 2000 SBLI passed another of its own milestones — \$1.3 billion in assets. Three years later, in 2003, the company had over \$50 billion of insurance in force. And in 2006 SBLI set a new company first-year premium record, bringing its total insurance in force to \$69.8 billion.

SBLI is rapidly expanding geographically. For an up-to-date list of states where SBLI products are available, please visit [www.SBLI.com](http://www.SBLI.com).

## GIVING BACK TO THE COMMUNITY

Today, SBLI continues to have a deep and direct connection with the community. Public involvement is a very important aspect at SBLI. The Company's philanthropic contributions, combined with its financial stability, compassion and creativity have made SBLI a respected and valued corporate citizen.

Justice Brandeis once said, "Most of the things worth doing in the world have been declared impossible before they were done." Today, more than one hundred years later, SBLI's continuous expansion is a testament to his resolve to provide safe, affordable life insurance and economic independence to ordinary working men and women.



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