

Get a Guaranteed Rate of Return

with the SBLI Life Saver III Tax-Deferred Annuity.

Guaranteed interest rate.

Earn at least 3% per year.

Access to your funds — withdraw 10% of the accumulated value each year, after year one, **without** a withdrawal charge.*

Guaranteed by the assets of The Savings Bank Life Insurance Company of Massachusetts, rated A+ Superior by A.M. Best.**

Ten-day money back guarantee.

Trusted provider since 1907.

CURRENT A.P.Y.

4.10%

Current A.P.Y. valid from 12/01/09 thru 12/14/09 is guaranteed for the first year. Includes 1% first-year bonus interest.

THE SBLI LIFE SAVER III ANNUITY IS AVAILABLE HERE!

SBLI[®]
THE NO NONSENSE
LIFE INSURANCE COMPANY[®]

*Withdrawal charges of 7% in the first contract year, declining 1% each successive year, will apply to additional withdrawals; a minimum charge of \$25 applies to all contract years.

**See www.ambest.com for more details.

The Life Saver III Annuity is a deferred annuity contract issued by The Savings Bank Life Insurance Company of Massachusetts. It is designed to be a long term tax-deferred program for producing retirement income. Any withdrawal may be subject to a 10% federal income tax penalty before age 59½.

The Life Saver III Annuity is not a bank deposit and is not insured by the Federal Deposit Insurance Corporation.

The Life Saver III Annuity is not guaranteed by nor is it an obligation of any bank where it is sold.

The safety of your principal and interest, which is unconditionally guaranteed by SBLI, is solely dependent upon the company's financial condition. The product is subject to investment risks, including possible loss of principal.

Contract Form Numbers B-806.7 and B-806.8

SBLI and The No Nonsense Life Insurance Company are registered trademarks of The Savings Bank Life Insurance Company of Massachusetts, which is in no way affiliated with SBLI of Connecticut or SBLI USA Mutual Life Insurance Company, Inc.

©2009 The Savings Bank Life Insurance Company of Massachusetts, Woburn, MA. All rights reserved.