

# Get Great Rates and Guaranteed Retirement Income with SBLI Optimizer MVA Series Annuities

Protect your hard-earned assets  
with annuities from SBLI, the life insurance company backed  
by an A+ Superior Rating from A.M. Best\* for financial strength!

| Product Description   | Maximum Bonus Tiers**   | Current Base Rate | Additional Bonus Tiers**   | Bonus Type**                         |
|---|---|-------------------|--|--------------------------------------|
| <b>Optimizer 1</b><br>Non MVA<br>Single Premium<br>One-Year Rate Guarantee      | <b>2.25%</b><br>\$250k minimum<br>initial premium                       | <b>1.25%</b>      | Under \$50k = 1.50%<br>\$50k-99k = 1.60%<br>\$100k-249k = 1.75%        | First Year<br>Interest Rate<br>Bonus |
| <b>Optimizer 2</b><br>MVA***<br>Single Premium<br>Two-Year Rate Guarantee****   | <b>1.90%</b><br>For \$100,000 +,<br>add 1.00% to the<br>initial premium | <b>1.90%</b>      | Up to \$50k add 0.25%<br>\$50k-99k add 0.50%<br>to the initial premium | First Year<br>Premium Bonus          |
| <b>Optimizer 3</b><br>MVA***<br>Single Premium<br>Three-Year Rate Guarantee**** | <b>2.75%</b><br>\$250k minimum<br>initial premium                       | <b>1.75%</b>      | Under \$50k = 2.00%<br>\$50k-99k = 2.25%<br>\$100k-249k = 2.50%        | Three Year<br>Interest Rate<br>Bonus |
| <b>Optimizer 5</b><br>MVA***<br>Single Premium<br>Five-Year Rate Guarantee****  | <b>3.00%</b><br>\$250k minimum<br>initial premium                       | <b>2.00%</b>      | Under \$50k = 2.25%<br>\$50k-99k = 2.50%<br>\$100k-249k = 2.75%        | Five Year<br>Interest Rate<br>Bonus  |

\* Please see [www.ambest.com](http://www.ambest.com) for complete details. \*\* Rates effective 10/01/2011 and are subject to change. Interest rate bonuses apply in the first year only for the Optimizer 1 and for the entire initial rate guarantee period for the Optimizer 3 and the Optimizer 5. Premium bonuses apply in the first year only for the Optimizer 2. \*\*\* MVA, or Market Value Adjustment, can be a negative or positive adjustment to withdrawals or surrenders made within the initial interest rate guarantee period. Please ask your financial representative for complete details. \*\*\*\* Interest rates are guaranteed unless funds are withdrawn or surrendered during the initial interest rate guarantee period, except for funds withdrawn in accordance with the Free Withdrawal provision.



This brochure contains a brief summary of the product. Consult your contract for a detailed description of benefits, limitations and restrictions. There is no additional tax deferral benefit for annuities purchased in an IRA, or other tax-qualified plan, since these plans already afforded tax-deferred status. The discussion of tax treatments in this brochure reflect SBLI's understanding of the current tax law and is not intended as tax advice. Neither SBLI nor its agents are authorized to give legal or tax advice and this brochure should not be construed as such advice. Consult your own tax professional or your local IRS office regarding all tax matters. Partial withdrawals are subject to ordinary income tax, may be subject to surrender charges, and if taken prior to age 59 1/2 may be subject to a 10% IRS penalty. Please consult your financial representative and tax advisor for complete details.

An Optimizer Annuity is a deferred annuity contract issued by The Savings Bank Life Insurance Company of Massachusetts and is designed to be a long-term tax deferred program for producing retirement income. Optimizer products may not be available in all states and state variations may apply. Contracts are guaranteed by the claims paying ability of The Savings Bank Life Insurance Company of Massachusetts. The Optimizer Deferred Annuity is not a deposit or other obligation of, or guaranteed by, a bank or an affiliate of a bank or a credit union. The annuity is not insured by the Federal Deposit Insurance Corporation (FDIC), National Credit Union Insurance Share Fund or any other agency of the United States, a bank or an affiliate of a bank. In the case of an annuity that involves an investment risk, there is investment risk associated with the product, including the possible loss of value. The Optimizer Deferred Annuity is not an investment security and is not subject to regulation by the Securities and Exchange Commission. It is an insurance product subject to state insurance regulation.

Contract Series ICC11/B-410.1, ICC11/B-410MVA, B-410, B-410MVA.

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