



Market Crest™

The Multi-Year Guarantee Indexed Annuity with Market-Related Upside



Market Crest™ is an excellent choice for individuals planning for retirement or looking for a reliable investment haven. This product combines the steady growth of a fixed annuity, which provides a guaranteed interest rate, with the potential for an interest bonus¹ tied to the positive performance of the S&P 500® Index*, while completely eliminating any downside risk.

How does Market Crest™ work?

The SBLI Market Crest™ Annuity enhances the value of the annuity in two distinct ways, allowing one to benefit from the higher of the two returns at the end of each interest rate guarantee period:

1. Fixed Interest Rate Return based on the Guaranteed Interest Rate

The premium grows at a fixed, compounding interest rate during the selected guarantee period, offering predictable and guaranteed returns. This rate remains constant, and the interest accumulates tax-deferred. This is the minimum return one will receive.

2. Indexed Value Return based on S&P 500® Index Performance

This return is calculated by applying the participation rate to the percentage change in the S&P 500® Index from just before the guarantee period start date to its highest anniversary price within that guarantee period. If the Indexed Value return exceeds the fixed interest rate growth, an interest bonus is credited.

With a 5-year guarantee period², clients have five opportunities to capture the peak price, providing a greater chance for enhanced returns while reducing the risk of being affected by market dips.

Market Crest™ allows one to take IRS-mandated Required Minimum Distributions (RMDs) starting in the first contract year without losing your bonus.³ However, any other types of withdrawals will make the contract ineligible for any interest bonus.^{4,5}

Market Crest™ 5-Year Guarantee Period in Action

Consider a hypothetical scenario where an individual invests \$100,000 in Market Crest™, which is offering a 4% guaranteed fixed interest rate for an initial 5-year guarantee period, and no Required Minimum Distributions or other withdrawals are taken. The minimum guaranteed return provided would be \$21,665. We will explore two potential outcomes: one where they qualify for an interest bonus⁶ and one where they do not⁷.

¹The bonus is calculated based on the terms of the Index Interest Bonus Crediting Rider. ²This product is not available in Ohio. ³Surrenders may be subject to Federal/State income tax and, if taken prior to age 59½, an additional 10% Federal penalty tax. Please consult your tax advisor. ⁴A death benefit may qualify for an interest bonus based on the highest anniversary price as of the most recently completed policy anniversary (if death occurs within the selected interest rate guarantee period). ⁵Please review the Market Crest™ contract for further details. ⁶Based on initial S&P 500® Index price of 4,000, a highest anniversary price of 6,993, and a participation rate of 60%. ⁷Based on initial S&P 500® Index price of 4,000, a highest anniversary price of 4,340, and a participation rate of 60%.

*The S&P 500® is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and has been licensed for use by The Savings Bank Mutual Life Insurance Company of Massachusetts (SBLI). Standard & Poor's®, and S&P®, are trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by The Savings Bank Mutual Life Insurance Company of Massachusetts (SBLI). The Market Crest™ Multi-Year Guarantee Indexed Annuity is not sponsored, endorsed, sold or promoted by, Dow Jones, S&P, or any of their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for such errors, omissions, or interruptions of the S&P 500® Index.

Market Crest™ in Action (Continued)

\$100,000
Initial Premium

Scenario 1: A Bonus is Credited

At the end of the 5-year guarantee period, the Indexed Value based on the S&P 500® Index performance is **\$144,899** providing an annualized cumulative return of 7.7%. Since this return exceeds the 4% guaranteed fixed interest rate, **an annualized interest bonus of 3.7% is applied.**

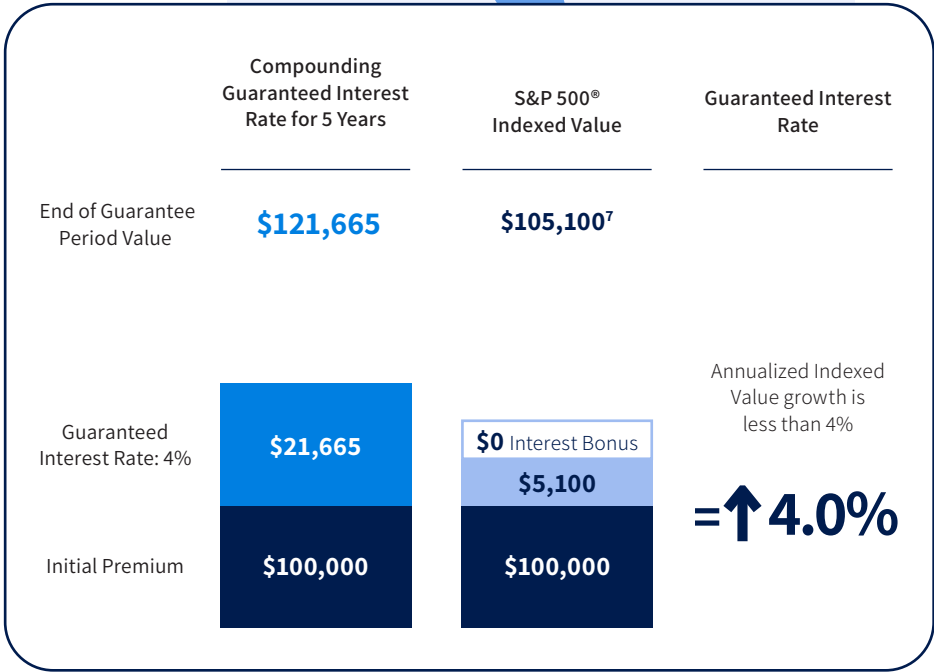
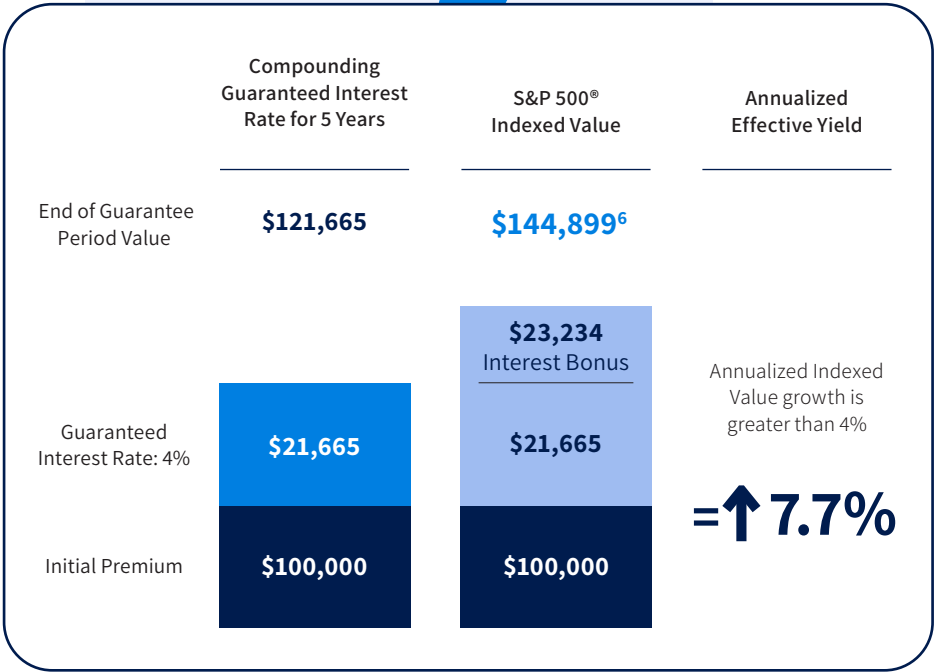
Did the annuity contract qualify for an interest bonus?

YES

NO

Scenario 2: A Bonus is Not Credited

At the end of the 5-year guarantee period, the Indexed Value based on the S&P 500® Index performance is \$105,100 providing an annualized cumulative return of 1%. Since this is less than the 4% guaranteed fixed interest rate, **no interest bonus is applied.**



MARKET CREST™ OFFERS GUARANTEED GROWTH, PLUS THE OPPORTUNITY FOR MORE

Approved for consumer use. Products and features may not be available in all states and state variations may apply. Contract and Rider Form Series: 23-P-SPDAMVA, 23-R-HWMIBC. SBLL is a registered trademark of The Savings Bank Mutual Life Insurance Company of Massachusetts, Woburn, MA. NAIC #70435. Licensed in 49 states and DC (excludes NY). SBLL is in no way affiliated with SBLL USA Life Insurance Company, Inc. © 2025 All rights reserved. 02/2025
25-4056