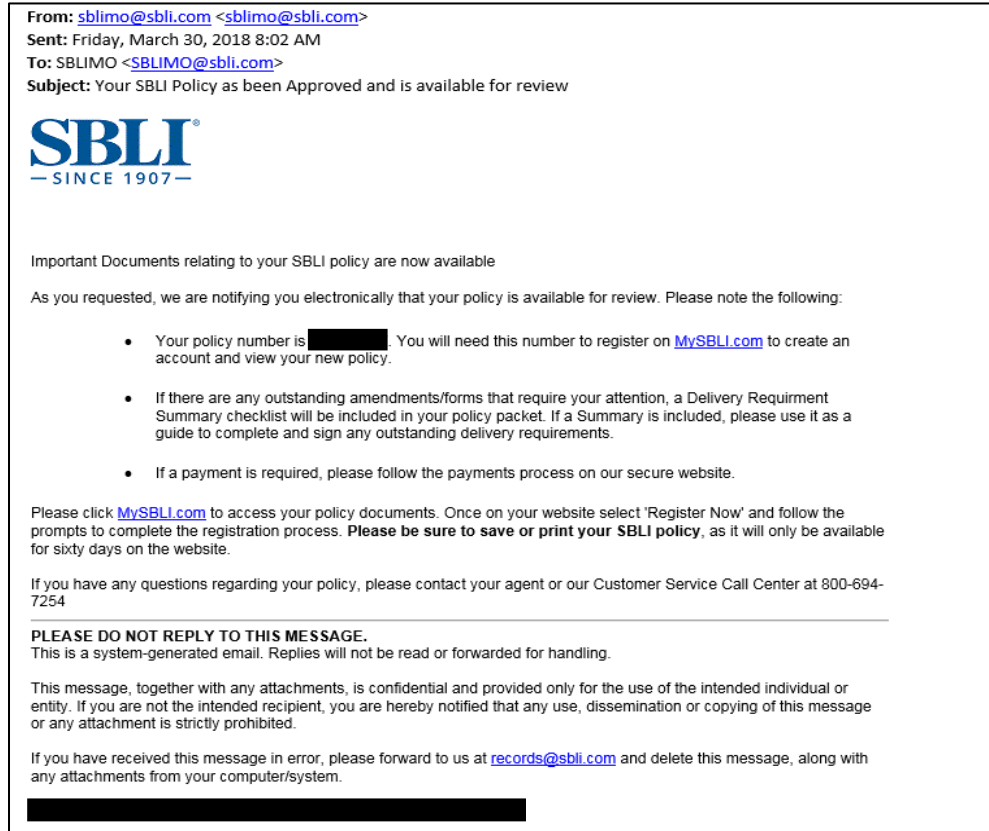


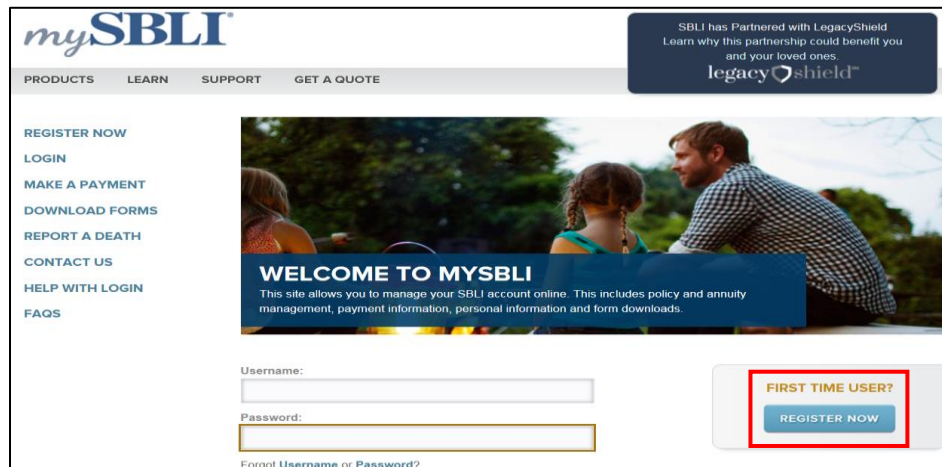
eDelivery – SBLI – Client Process

Upon policy approval, the eDelivered policy will generate and email notification will be sent to the email address provided at the time of application.

An email will be sent to the Insured stating a policy has been issued.



The Owner/Insured will be prompted to create a sign on to SBLI's website MySBLI.com if they do not already have one. The policy will only be visible on SBLI's website for 60 days. (After that, it may be viewed on LegacyShield.)



To create a sign on, SBLI will verify identity. Follow the steps to create a sign on.

mySBLI SBLI has Partnered with LegacyShield. Learn why this partnership could benefit you and your loved ones.

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DOWNLOAD FORMS
REPORT A DEATH
CONTACT US
HELP WITH LOGIN
FAQS

REGISTER NOW

Step 1 of 3: Validating Identity

To allow us to validate your identity, please provide the information below.

Individual Owner Joint Owner Company Trust ⓘ

Last Name: First Name:

SSN:

ZIP/Postal Code: ⓘ Life Insurance Policy/Annuity Contract Number: ⓘ

Terms and Conditions:

Please carefully read these terms of use ("Terms") before you use this website ("Website"). This website is provided by The Savings Bank Mutual Life Insurance Company of Massachusetts (SBLI®) and may be used for informational purposes only. By using this Website, you are accepting and agreeing to these Terms. If you do not agree to all of these Terms, do not use this Website. SBLI may modify this Website and the terms and conditions governing its access and use, at any time. Any modification will be included in these Terms, so please check back when you use the Website. By continuing use of this Web Site after such changes are posted, you will be deemed to have accepted such changes.

USE OF WEBSITE
The information contained in this website is for non-commercial, informational purposes only. It is not an offer to sell or a solicitation of an offer to buy or sell any insurance product or service. Sales can only be made by licensed insurance representatives of products approved for sale by insurance regulators in states in which SBLI is licensed. Should you need further information about SBLI's products call our direct sales office.

I accept I do not accept

CONTINUE >

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FAQS

REGISTER NOW

Step 2 of 3: Selecting Login

We have validated your identity. Please select a username and a password. Next you will select three (3) security questions and answers. These security questions will be presented to you in the event you forget your username or password.

Username: ⓘ

Password: ⓘ Confirm Password:

Email Address: Confirm Email Address:

Security Question 1: Answer 1:

What city did you attend your high school in?

Security Question 2: Answer 2:

What city do you currently work in?

Security Question 3: Answer 3:

What elementary school did you attend?

< BACK CONTINUE >

Once all information has been verified, the *Registration* will be complete. Account *Verification/Activation* will be needed to complete the process.

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FAQS

REGISTER NOW

Step 3 of 3: Successfully Registered

Thank you for registering on the SBLI Customer Web site. You will be receiving an email confirmation containing a link to activate your account.

Check your junk email folder if you do not receive the activation email in your Inbox. To prevent filtering of future emails, be sure to add the noreply@sbl.com address to your spam filter list.

-----Original Message-----
 From: noreply@sbli.com <noreply@sbli.com>
 Sent: Tuesday, April 03, 2018 11:07 AM
 To: SBLIMO <SBLIMO@sbli.com>; Mysblitestec <Mysblitestec@sbli.com>
 Subject: SBLI - Thank you for registering!

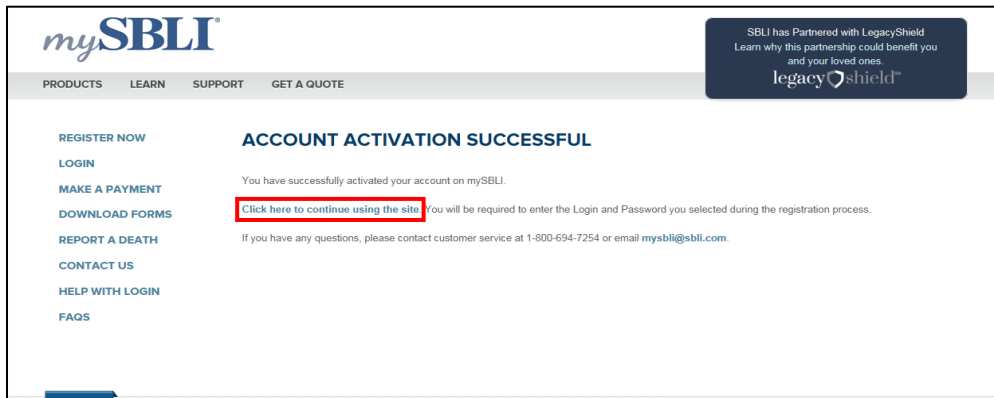
Dear Sally Scardena:

Thank you for registering on mysbli.com.

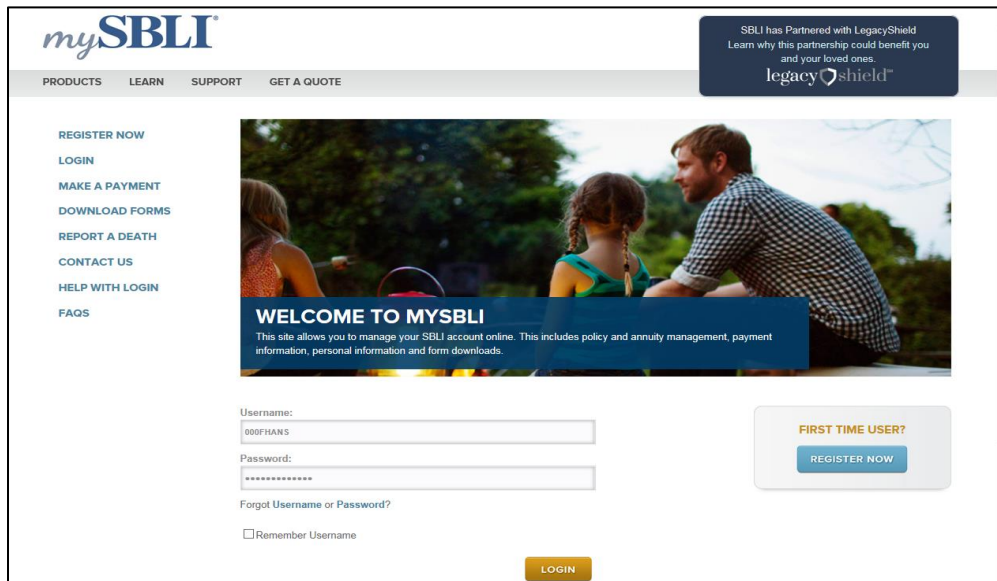
In order to complete your registration you must first activate your account. Click on the link below or copy and paste the link into your browser. You will be directed to sign on with the Username and Password you created during the Registration process.

<https://sblipa.mysbli.com/ActivateAccount.aspx?49l0r39l496429>

Once Activation is successful, the Owner/Insured will click proceed to the site.



The new sign on information will be used to enter SBLI's site.



Policies needing to be reviewed by the Owner/Insured will be listed. Follow the instructions to complete the delivery and acceptance process.

mySBLI Welcome, Rebekah! My Accounts | FAQs | Log Out

PRODUCTS LEARN SUPPORT GET A QUOTE

MY ACCOUNTS
MY DOCUMENTS
FORMS
+ PROFILE
CONTACT AGENT
CONTACT US
FAQS

YOUR POLICY IS READY TO BE REVIEWED AND SIGNED!

Follow these next steps to complete the delivery process of your life insurance contract:

1. Review the terms of your life insurance contract.
2. Electronically sign applicable forms identified on the Summary Page.
3. Once you have completed the steps listed above, you must either accept or reject this policy. If you reject the policy, you will have an opportunity to indicate the reason or the desired change. SBLI will be notified and we will either make the requested change or your agent will be in touch with you.
4. If required, make an initial premium payment online using your bank account or credit card.
5. Print and/or save a copy of your contract by selecting "My Documents" from the menu.

[CLICK HERE](#) to begin the process.

Click on a policy number to view additional details. If your policy is not listed, please contact customer service at 1-800-694-7254 or email mysbli@sbl.com.

Life Insurance Policies

Policy #	Insured Name	Coverage	Plan Type	Status	Payment Due Date	Payment Amount Due
██████	██████████████████	\$250,000.00	Level Premium Term - 20 Years	Pending	04/12/2018	\$73.00

Each policy is to be viewed for accuracy and acceptance.

Please review the documents below. [FINISH](#) [OTHER ACTIONS](#)

DocuSign Envelope ID: 612D56D5-42D4-4722-873A-000B9E846476

DEMONSTRATION DOCUMENT ONLY
PROVIDED BY DOCUSIGN ONLINE SIGNING SERVICE
999 3rd Ave, Suite 1700 • Seattle • Washington 98104 • (206) 219-0200
www.docuSign.com

SBLI
THE NO NONSENSE
LIFE INSURANCE COMPANY


Summary of Outstanding Amendments or Forms

Insured's Name: ██████████ Policy Number: ██████████

Following is a list of outstanding Amendments or Forms to be signed and returned by you.

Please complete and sign each enclosed Amendments(s) and/or Form(s). Print a copy and keep it with your policy. Attention to this matter is required to place your valuable insurance coverage in-force.

- Premium Required. You have the option of paying your premium online.
- Additional Information
- Policy Delivery Receipt

Initial:  Date: 3/29/2018

If the policy is correct and the Owner/Insured accepts, select "Yes".

mySBLI Welcome, Rebekah! My Accounts | FAQs | Log Out

PRODUCTS LEARN SUPPORT GET A QUOTE

MY ACCOUNTS
MY DOCUMENTS
FORMS
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CONTACT AGENT
CONTACT US
FAQS

DO YOU ACCEPT THIS POLICY?

Yes No

If you select "no" you will be able to indicate the reason for the decline. SBLI will be notified and we will either make the requested change or your agent will be in contact with you.

If "No" is selected, the Owner/Insured will be prompted to verify why. The Owner/Insured will select the *best reason* for declining the policy. The reason the policy is declined will be communicated to the agent/agency for resolution.

The screenshot shows the mySBLI user interface. At the top, there is a navigation bar with 'PRODUCTS', 'LEARN', 'SUPPORT', and 'GET A QUOTE'. A sidebar on the left contains links for 'MY ACCOUNTS', 'MY DOCUMENTS', 'FORMS', '+ PROFILE', 'CONTACT AGENT', 'CONTACT US', and 'FAQS'. The main content area is titled 'DO YOU ACCEPT THIS POLICY?'. A modal window titled 'Decline' is open, containing the text: 'PLEASE SELECT THE OPTION THAT BEST DESCRIBES HOW WE MAY BE OF ASSISTANCE TO YOU. ONCE THE INFORMATION HAS BEEN ENTERED, PLEASE SELECT LOGOUT AND WE WILL CONTACT YOU AT THE EMAIL YOU PROVIDED.' Below this text are four radio button options: 'The premium is too high and I would like my face amount adjusted', 'Clerical Error', 'Please Contact me', and 'I am no longer interested'. A 'LOGOUT' button is located at the bottom right of the modal. The background page is partially obscured by the modal.

If the Owner/Insured has accepted the policy, payment options will be presented. The payment *frequency* (mode) will first be presented. Select the option desired.

The screenshot shows the mySBLI user interface. The main content area is titled 'HOW WOULD YOU LIKE TO PAY FOR YOUR PREMIUM?'. Below the title is the section 'Full Premium Payment Mode Selection' with three radio button options: 'Quarterly \$39.78', 'Semi-Annual \$78.03', and 'Annual \$153.00'. The 'Annual \$153.00' option is selected. Below the options, it states 'Money available for payments: \$80.00' and a 'SAVE' button is visible at the bottom.

The *method* of payment will then be requested.

The screenshot shows the mySBLI user interface. The main content area is titled 'HOW WOULD YOU LIKE TO PAY FOR YOUR PREMIUM?'. Below the title, there is a 'CLICK HERE' button with the text 'to make your first payment.' Below this, it states 'To pay by check, print payment stub found within your Policy Package and send via US Mail to the address indicated.'

Payments may be made by sending a physical check, completing banking (checking) information on-line or credit card. The address to send physical checks is located on the payment stub within the policy.

MY ACCOUNTS
MY DOCUMENTS
FORMS
PROFILE
CONTACT AGENT
CONTACT US
FAQS

PAYMENTS

Step 2 of 3: Enter Payment Information

Pay By:
 Bank Account Credit Card

ADD A NEW BANK

All fields are required

Routing Number:

Account Number:

Account Type:
 Checking Account

Account Holder Name:

Save Bank Information:

Close **CONTINUE >**

ENTER CREDIT CARD INFORMATION

All fields are required.

Credit Card:
 VISA MASTERCARD

Name on Card:

Card Number:

Expiration:
 /

Security Code:

Cardholder's Zip Code:

I agree to the terms of this transaction and authorize SBLI to charge my credit card in the amount selected.

Close **CONTINUE >**

- Insurance is effective only as stated in the Conditional Receipt Agreement (CSA) if one is properly issued in connection the application.
- This authorization does not modify any terms or conditions of the policy.
- This transaction is subject to the acceptance by, and the terms and conditions of, the credit card company indicated above.
- The Company will indicate payment of the premium upon issuance of the policy subject to the terms and conditions of any applicable CSAs.
- If the Payment Method selected is not honored for any reason upon presentation the Authorization will not be effective as a premium payment, no insurance will be effective and The Company will make no further attempts to use this Authorization to obtain payment of premiums.
- I understand and agree that The Company shall incur no liability if the credit card company disallows any amount charged under this Authorization and may terminate this Authorization immediately if any charges are not paid.
- I agree to hold The Company harmless against any liability pursuant to the Authorizations.
- Any refund of premium will be credited to my account.

MY ACCOUNTS
MY DOCUMENTS
FORMS
PROFILE
CONTACT AGENT
CONTACT US
FAQS

PAYMENTS

Step 2 of 3: Enter Payment Information

Pay By:
 Bank Account Credit Card

Add Payment Information

Payment From:
 CITIZENS BANK NA account number xx3333

Payment Due Date:
 4/12/2018

Total Amount:
 \$73.00

Scheduled Payment Date:
 3/29/2018

Email Address:

Confirm Email Address:

< BACK **CONTINUE >**

If an on-line payment has been made, confirmation will appear.



FAQs

SBLI has partnered with LegacyShield to give our customers a subscription to a state-of-the-art legacy planning platform. This secure tool will allow you to not only keep track of your financial life but also easily share information with your loved ones. Its intuitive design will help you organize valuable documents, financial information, photos, videos, stories, and final wishes in one secure location. You can plan and create your legacy and life story, leaving messages for your family as well as an organized roadmap of all assets – personal and financial.

WHY SHOULD I USE LEGACYSHIELD?

Over \$59 billion in lost money has been turned over to the government. That doesn't include important personal information and keepsakes that are also getting lost at an alarming rate. From family pictures on a mobile device to online accounts, valuable and cherished items can be misplaced without a safe, centralized place to keep them. LegacyShield is an easy-to-use, intuitive system that securely organizes your entire life and provides access points to share valuable information and

(800) favorite memories now, later, or after you pass away.

ASHB



IS LEGACYSHIELD SECURE?

LegacyShield features military-grade security standards and encrypts all information, including file names. It also includes a multi-step verification process. No one, including LegacyShield or SBLI employees, has access to anything you store within LegacyShield.

HOW MUCH STORAGE DOES LEGACYSHIELD PROVIDE?

LegacyShield offers unlimited storage.

WILL SBLI SHARE MY INFORMATION WITH LEGACYSHIELD?

SBLI will ask for your permission to share with LegacyShield that you have an in-force policy with us. Any further information that you share with LegacyShield will be between you and LegacyShield.

DO I HAVE TO PAY FOR LEGACYSHIELD?

SBLI will provide no less than one full year of Shield, the basic-level subscription to LegacyShield, at no charge. After one year, SBLI may withdraw its financial support of your subscription by providing you at least 30 days advanced written notice, and you may be responsible for the costs of continuing this service.

HOW DO I GET MY SUBSCRIPTION?

Click the button below to register on LegacyShield.com. You will need just three pieces of information to register: any one of your SBLI policy numbers, the last four digits of your Social Security number, and your zip code.

Have more questions? LegacyShield's Customer Service team can help.

Phone: 877-966-2228

Email: info@legacyshield.com

[Get My Subscription Now](#)

- Client Registration
 - New Inforce Clients
 - Onboarding communications will be emailed directly to your clients with **emails**, providing access to the SBLI Customer Hub and LegacyShield



- Mailed policyholder packages will all contain a LegacyShield statement stuffer

A copy of the new policy may be securely stored within LegacyShield. Further information on LegacyShield is available at <https://www.legacyshield.com/en/>

¹LegacyShield is an independent, cloud-based document storage service provider. Your relationship or agreements with LegacyShield are separate from your relationship or agreements with SBLI