



## Market Crest™

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

Rates effective 06/10/2024 and are subject to change. Yields shown assume there are no withdrawals taken during the relevant period.

#### Market Crest™ MYGIA Rates

Single Premium	Minimum: \$10,000+ (qualified); \$25,000+ (non-qualified) Maximum: \$1,000,000 without the need for home office approval							
Guarantee Period	3-Year		5-Year			7-Year		
Guaranteed Fixed Interest Rate	3.5%		4.0%			3.0%		
Participation Rate	65%		60%			70%		
Index Interest Bonus <sup>1</sup>	For each multi-year interest rate guarantee period, this rider offers a potential interest bonus at the end of that period, or upon the death of the owner if it occurs during that period. <sup>2</sup>  An interest bonus is credited if the return from the Indexed Value - calculated by multiplying the participation rate times the percentage change in the S&P 500® Index's* price from just before the guarantee period start date to its highest price on any anniversary during the guarantee period - exceeds the growth from the fixed interest rate.							
Issue Dates	There are two issue dates each month, (1 <sup>st</sup> and 15 <sup>th</sup> ), with no nominal interest credited on early premiums. <sup>3</sup>							
Surrender Charges <sup>4,5</sup>								
Guarantee Period / Year	1	2	3	4	5	6	7	8
3-Year	9%	8%	7%	0%				
5-Year	9%	8%	7%	6%	5%	0%		
7-Year	9%	8%	7%	6%	5%	4%	3%	0%

<sup>1</sup>This is a rider filed as the Index Interest Bonus Crediting Rider. <sup>2</sup>A 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). <sup>3</sup>Payments for the annuity premium must arrive at SBLI's Home Office by 2 p.m. (EST) at least two business days before the next issue date to qualify for that issue date. Otherwise, the payment will be held until the subsequent issue date. <sup>4</sup>These charges apply to all states except California. <sup>5</sup>Surrenders and withdrawals made before the end of each interest rate guarantee period will also be subject to a positive or negative MVA. Surrenders may be subject to Federal/State income tax and, if taken prior to age 59 ½, an additional 10% Federal penalty tax. Please consult your tax advisor.

The Market Crest Multi-Year Guarantee Indexed Annuity is a deferred annuity contract issued by The Savings Bank Mutual Life Insurance Company of Massachusetts. It may not be available in all states and state variations may apply. Contracts are guaranteed by the claims-paying ability of The Savings Bank Mutual Life Insurance Company of Massachusetts.

These products are not guaranteed by a bank. They are not a deposit. They are not FDIC-insured, nor are they insured by any federal government agency. These products may lose value.

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