

CENTRIAN LIFE INSURANCE Limits for applicants age 70 and up

IMPORTANT PRODUCER UPDATE – CENTRIAN LIFE INSURANCE LIMITS AMOUNT OF INSURANCE FOR APPLICANTS AGE 70 AND UP

Centrian Life Insurance (and many other life insurance companies) feels that the risk associated with transactions such as Investor-Owned Life Insurance (“IOLI”) and Stranger-Owned Life Insurance (“STOLI”) will lead to impaired financial results and ultimately higher premiums.

Accordingly, Centrian Life Insurance does not desire to participate in transactions of this nature, and as a disincentive will restrict the amount of coverage available to individuals in this older market segment. Effective July 1, 2007 the maximum amount of insurance available for applicants over age 69 will be limited to \$500,000. Applications in process or those bearing a signature date prior to July 1, 2007 will continue to be underwritten.

Centrian Life Insurance feels that by implementing this cap we will be able to maintain our highly rated products at competitive rates for your clients.

Please contact your General Agent or Marketing Officer with any questions; we appreciate your understanding and support.

Centrian Life Insurance is the name that The Savings Bank Life Insurance Company of Massachusetts operates under in Connecticut. It is in no way affiliated with the Savings Bank Life Insurance Company, the name that VantisLife Insurance Company operates under in Connecticut.

The Savings Bank Life Insurance Company of Massachusetts is in no way affiliated with the Savings Bank Life Insurance Company of Connecticut or SBLI USA Mutual Life Insurance Company, Inc. Centrian Life Insurance is the name that the Savings Bank Life Insurance Company of Massachusetts operates under in Connecticut. It is in no way affiliated with the Savings Bank Life Insurance Company, the name that VantisLife Insurance Company operates under in Connecticut.