

## Simple Issue Term Fact Sheet

Term Life Insurance issued by SBLI USA

### Product Description

Simple Issue Term Life Insurance

<b>PREMIUM GUARANTEE &amp; RENEWABILITY</b>	Premium is level over the first 10 years and renews every 5 years to age 75 without evidence of insurability. Renewal premiums are subject to change but will not exceed listed Guaranteed Rates.
<b>ISSUE AGES</b>	18 - 60 Age is determined by nearest birthday
<b>COVERAGE AMOUNT</b>	\$25,000 - \$350,000
<b>BILLING OPTIONS &amp; PREMIUM MODES</b>	Direct Bill - Annual; Semi-Annual; Quarterly EFT - Annual; Semi-Annual; Quarterly; Monthly Credit Card - Annual; Semi-Annual; Quarterly; Monthly (Visa and MasterCard only)
<b>POLICY FEE</b>	A=\$30.00: S=\$15.00: Q=\$7.50: M=\$2.50
<b>UNDERWRITING</b>	No medical exam required. A "Yes" answer to any of the medical questions will result in a declination. MIB and prescription history results will also be a factor in the final underwriting decision. Other product options may be available if ineligible for SIT.
<b>CONVERTIBILITY</b>	Convertible to Simple Issue Whole Life (\$10,000 to \$150,000) and Whole Life (less than \$150,000) to age 75 without evidence of insurability

This is a summary only. The policies contain limitations and exclusions, and terms and conditions for keeping them in force. Contact an agent or review the policy for full details. Premiums paid more often than annually (once a year) cost more than paying them once a year.

Product issued by SBLI USA Life Insurance Company, Inc. (New York, NY), a member of Prosperity Life Group. Currently available only in New York (Form # SITSPENY13). All guarantees are subject to the financial strength and claims-paying ability of the issuing company.