

## Final Expense Whole Life Insurance Fact Sheet

Golden Promise® issued by SBLI USA and New Vista® Issued by S.USA

### Product Description

New Vista and Golden Promise are a series of whole life products particularly suited to the senior market. These are simplified issue products and feature a three-tier classification. Customers can qualify for the Level, Graded, or Modified plans based on health history.

<b>PREMIUM GUARANTEE &amp; RENEWABILITY</b>	Premium is level throughout the premium payment period. Premium paying period ends at age 121.		
<b>ISSUE AGES</b>	50 - 80 - Level 50 - 75 - Graded and Modified Plans (Golden Promise) 50 - 80 - Graded and Modified Plans (New Vista) Age is determined by last birthday		
<b>COVERAGE AMOUNT</b>	\$1,500 to \$35,000 acquainted		
<b>BILLING OPTIONS &amp; PREMIUM MODES</b>	Direct Bill – Annual; Semi-Annual; Quarterly EFT and Credit Card (Visa and MasterCard Only) – Annual; Semi-Annual; Quarterly; Monthly		
<b>RIDERS</b>	An Accidental Death Benefit rider can be added at the time of application at 1X the base coverage amount. The proposed insured must be age 74 or younger at the time of application, and the rider expires at age 75. The rider can be added to all three plan types.		
<b>DEATH BENEFIT*</b>	<b>Level Plan</b>	<b>Graded Plan</b>	<b>Modified Plan</b>
	<ul style="list-style-type: none"> <li>The death benefit is equal to the face amount of the policy from the 1st day of coverage.</li> </ul>	<ul style="list-style-type: none"> <li>During the first year of coverage, the death benefit is equal to 30% of the face amount.</li> <li>During the second year of coverage, the death benefit is equal to 70% of the face amount.</li> <li>After the second year of coverage, the death benefit is equal to the face amount of the policy.</li> <li>In the event of Accidental Death, death benefit is equal to the face amount from the first day of coverage.</li> </ul>	<ul style="list-style-type: none"> <li>During the first year of coverage, the death benefit is equal to 110% of the annual premium (excluding the policy fee).</li> <li>During the second year of coverage, the death benefit is equal to 231% of the annual premium (excluding the policy fee).</li> <li>After the second year of coverage, the death benefit is equal to the face amount of the policy.</li> <li>In the event of Accidental Death, death benefit is equal to the face amount from the first day of coverage.</li> </ul>
<b>ACCELERATED DEATH BENEFIT**</b>	Accelerated Death Benefit is a built-in feature that allows for acceleration of up to 50% of the death benefit in the event of Terminal Illness.		

\*Loans against the policy will reduce the cash value and death benefit by the sum owed and may cause the policy to lapse.

\*\* Receipt of accelerated death benefits may affect eligibility for public assistance programs and may be taxable. There is no separate premium charge for this benefit. However, upon election, the benefit is discounted because it is an early payment and a one-time processing fee of \$150 is deducted.

This is a summary only. Policies have limitations and exclusions, and terms and conditions for keeping them in force. Consult an agent or review the policy for full details.

Product issued in New York by SBLI USA Life Insurance Company, Inc. (New York, NY) (Golden Promise®, Policy Form # FELPSENY15, FEGPSENY15 and FEMPSENY15) and in other states by S.USA Life Insurance Company, Inc. (Newark, NJ) (New Vista®, Policy Form #'s ICC16FELPUECS16, ICC16FEGPUECS16, ICC16FEMPUECS16 and state specific versions), members of Prosperity Life Group. Not available in all states; features may vary by state. Within the state of New York, only SBLI USA Life Insurance Company, Inc. is licensed and its products issued. All guarantees are subject to the financial strength and claims-paying ability of the issuing company. SBLI USA Life Insurance Company, Inc. is not affiliated with The Savings Bank Mutual Life Insurance Company of Massachusetts or The Savings Bank Life Insurance Company of Connecticut.