

## Income Continuation Term Fact Sheet

Term Life Insurance issued by SBLI USA and S.USA

### Product Description

Term Life Insurance with the death benefit payable monthly for a predetermined benefit payment period.

<b>PREMIUM GUARANTEE</b>	For the 2, 3, and 5 year benefit payout options, premiums are level for the first 10 years, then increase in 5 year increments to age 65, and then increase annually to age 70. For the to-age-70 payout option, premiums are expected to remain level to age 65 (and are guaranteed to remain level for the first 10 years), then increase annually to age 70.
<b>ISSUE AGES/EXPIRY</b>	18 – 55 Age is last birthday. Policy expires at age 70.
<b>MONTHLY BENEFIT AMOUNTS</b>	\$500 - \$20,000 per month payable to the beneficiary. Available in \$500 increments. A portion of the monthly benefit payments may be taxable.
<b>BILLING OPTIONS &amp; PREMIUM MODES</b>	<ul style="list-style-type: none"> <li>• <b>Direct Bill:</b> Annual; Semi-Annual; Quarterly</li> <li>• <b>EFT:</b> Annual; Semi-Annual; Quarterly; Monthly</li> <li>• <b>Credit Card:</b> Annual; Semi-Annual; Quarterly; Monthly</li> <li>• Initial premium payment can be made by credit card.</li> <li>• Initial premium must be made before the policy will be issued.</li> </ul>
<b>CONVERTIBILITY</b>	The product is convertible prior to the 10th anniversary of the policy. Simplified Issue policies will be converted to a Simplified Issue permanent product, and fully underwritten policies will be converted to a fully underwritten permanent product.
<b>OPTIONAL FEATURES AND RIDERS*</b>	<ul style="list-style-type: none"> <li>• Inflation Protection Feature: the monthly benefit increases by 3% on every policy anniversary.</li> <li>• Additional Lump Sum Benefit Rider: provides a lump sum payment upon insured's death, issue ages 18-55, available in amounts from \$10,000 - \$500,000 (If the base policy is rated the same rating will apply to this rider). Premiums are guaranteed for the first 10 years, and increase in 5 year increments thereafter. This Rider is convertible to Whole Life.</li> <li>• Waiver of Premium Benefit Rider: waives premiums on the base policy and riders if the insured becomes totally disabled. Insured must be disabled for a continuous period of 180 days. Provides coverage through age 65; if insured is totally disabled at age 65, coverage extends to age 70.</li> </ul>

\*Available for additional cost.

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. Neither Prosperity Life Group nor any of its members provide tax advice. Please consult your legal or tax advisor for possible consequences.

Product issued in New York by SBLI USA Life Insurance Company, Inc. (New York, NY) (Policy Form #'s ICTPSENY15, IC2PSENY15, IC3PSENY15, IC4PSENY15) and in other states by S.USA Life Insurance Company, Inc. (Newark, NJ) (Policy Form # ICC16ICTPUECS16 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.