

## Renewable and Convertible Term Fact Sheet

Term Life Insurance issued by SBLI USA

### Product Description

Renewable and Convertible Term Life Insurance

<b>PREMIUM GUARANTEE</b>	Premiums guaranteed over the initial term period, then increase yearly but will never exceed the stated maximum. Guaranteed renewable to age 98.
<b>ISSUE AGES</b>	10 Year: 18 years - Age 80 15 Year: 18 years - Age 70 20 Year: 18 years - Age 65 30 Year: 18 Years - Age 50 Age is determined by nearest birthday.
<b>COVERAGE AMOUNT</b>	\$100,000 and up (subject to underwriting requirements).
<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>PRICING</b>	Band 1 – \$100,000 to \$249,999 Band 2 – \$250,000 to \$499,999 Band 3 – \$500,000 to \$999,999 Band 4 – \$1,000,000 plus
<b>RIDERS**</b>	Accidental Death Benefit (1x-5x base, not to exceed \$250,000) Waiver of Premium (issued up to age 55 with coverage to age 60)
<b>CONVERSION RULES</b>	Convertible to Whole Life to age 75 without evidence of insurability (10 Year product - to age 75 or the 5th policy duration, whichever is later)

\*Coverage amounts are subject to underwriting requirements and reinsurance availability. Premiums are guaranteed for the initial level period. After the initial level period, premiums increase each year.

\*\*Optional Waiver of Premium and Accidental Death Benefit riders are available for additional premium, which is non-level and is subject to increase. Waiver of Premium rider benefit applies if you become Totally Disabled before age 60. Paying premiums more often than annually (once a year) will cost more than paying them once a year.

This is a summary only. The policies contain limitations and exclusions, and terms and conditions for keeping them in force. Please consult an agent or review the policy for full details.

Product issued by SBLI USA Life Insurance Company, Inc. (New York, NY), a member of Prosperity Life Group. Only available in New York (Policy form #'s T10SPENY13, T15SPENY13, T20SPENY13, T30SPENY13). All guarantees are subject to the financial strength and claims-paying ability of the issuing company.