

From an Insurance Company You Know and Trust

SBLI USA Life Insurance Company, Inc. has been doing business in New York for over 75 years.† It's a company you can trust to be there for you to provide the excellent service you expect and deserve.

Customer Center

SBLI USA's goal is to make doing business with us as convenient as possible.

Our Customer Center was developed keeping the policyholder's convenience in mind.

Using our Customer Center at www.sbliusa.com you can:

- Access policy information and forms anytime
- Get answers to frequently asked questions
- Notify us of a claim

NOT A DEPOSIT	NOT FDIC INSURED	NOT GUARANTEED BY ANY FEDERAL GOVERNMENT AGENCY	NOT GUARANTEED BY THE BANK	MAY LOSE VALUE
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Product issued by SBLI Life Insurance, Inc., a member of Prosperity Life Group. Policy Form #HCC16SPAPSECS16 and Riders ICC16PFWRSECS16 and ICC16RPRSEC16. Not available in all states; features may vary by state. All guarantees are based on the financial strength and claims paying ability of S.USA.



Rating as of date of publication.
For latest rating, see www.ambest.com.

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New York, NY 10001-2914
1-877-SBLI-USA (1-877-725-4872)
sbliusa.com

Policies have exclusions, limitations, reductions of benefits, and terms for keeping them in force.

Not all products available in all states. Not licensed in all states. Call us for complete costs and details.

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Form #S-BROSPAENH19 1-2019

†Previously sold insurance under Savings Bank Life Insurance, SBLI Mutual Life Insurance Company of New York, Inc. and SBLI USA Mutual Life Insurance Company, Inc.



Select Choice® Annuity

3, 5 & 7 Year Guarantee Choices

*For the People
Who Make
America Work®*



Select Choice® Annuity

There is a savings vehicle that offers a competitive tax-deferred return on your money without sacrificing flexibility.

It's called Select Choice Annuity from S.USA.

Competitive Interest Rates

Select Choice Annuity offers competitive interest rates, with an initial rate guarantee period of 3, 5 or 7 years. After the initial rate guarantee period, you will be offered a competitive renewal rate which can never be less than 1%. The initial rate will be based on the product option(s) selected and rate guarantee period chosen.

Tax-Deferred Savings

Under current federal tax law, you pay no taxes on your earnings until you draw on your annuity, which can help your money grow faster than a taxable account.

Flexible Income Options

Upon maturity of your Select Choice Annuity, you can choose to receive income payments:

- Throughout your lifetime or
- For a designated period of time and continuing throughout your lifetime.

Who Can Apply?

Select Choice is available to individuals up to age 85 (18-85, qualified plans). This single premium annuity has a minimum premium of \$5,000 for Non-Qualified and \$2,000 for Qualified money. The maximum premium allowed without prior company approval is \$1,000,000.



Product Options

If you desire, you can add one or both of the following riders:

- **Waiver of Withdrawal Charge/MVA Rider**- In each year after the first contract year, withdrawal charges and MVA will be waived on the first withdrawal taken up to 10% of your contract value**
- **Guaranteed Return of Premium Rider**- you will receive at least your full initial investment, less any previous withdrawals and premium taxes, should you surrender your policy

Avoid Probate

If you are the owner/annuitant and die before the maturity date, your named beneficiaries will receive the full contract value, with no withdrawal charges or MVA, typically without the delay and expense associated with probate. Special rules apply if your spouse is co-owner.

Access to Your Money

You have access to all or part of your accumulated annuity value at any time. Withdrawals may be subject to withdrawal charges and a market value adjustment (MVA).* (Florida Only: For an annuitant who is 65 or older on the Contract Date, there will be no withdrawal charge or Market Value Adjustment (MVA) after 10 years.) Early withdrawals are subject to taxes.

	Withdrawal Charge Schedule						
	Policy Year						
Initial Guarantee Period	1	2	3	4	5	6	7
7 Year Plan	7%	6%	5%	4%	3%	2%	1%
5 Year Plan	7%	6%	5%	4%	3%		
3 Year Plan	7%	6%	5%				
Subsequent Guarantee Period	1	2	3	4	5		
All Plans (5 Years)	5%	4%	3%	2%	1%		



* Early withdrawals may be subject to regular income tax and, if taken before age 59 1/2, may be subject to a 10% IRS penalty. Any discussion of taxes is for general information only based on our understanding and interpretation of current tax laws. Please consult your legal or tax advisor as appropriate. Partial withdrawals are subject to minimums and maximums stated in the contract. Except as otherwise stated in the contract, if part or all of the contract value is withdrawn, a withdrawal charge will be deducted and a market value adjustment (MVA) applied (not applicable ages 96-100). The MVA can be negative or positive. If negative, it will decrease the payment. If positive, it will increase the payment. The formula for calculating the MVA is described in the contract.

** Waiver of withdrawal charges is available for certain other circumstances. Ask your agent for details.