

## PrimeTerm To 100<sup>SM</sup>

Graded Death Benefit Term Life Insurance policies issued by SBLI USA Life Insurance Company and S. USA Life Insurance Company.

### Product Description

The Graded Death Benefit 20-Year Term policy to age 100 has been designed for customers who are in less-than-perfect health but who have a life expectancy of several years. At the end of the 20 - year term period the premium remains level and the death benefit decreases annually to age 100, at which time the policy terminates.

<b>PREMIUMS</b>	The premiums remain level for the life of the policy.
<b>ISSUE AGES</b>	40 - 80 (50 to 75 in New York)
<b>COVERAGE AMOUNT</b>	Maximum Issue: Ages 40-80: \$30,000 Minimum Issue: Ages 40-80: \$5,000; The issue ages in NY are 50-75
<b>DEATH BENEFIT</b>	Year 1*: Return of premium plus 15% interest Year 2*: 30% of ultimate face amount for issue age 40-74; age 50-74 in New York 40% of ultimate face amount for issue age 75-80; age 75 in New York Year 3*: 60% of ultimate face amount for issue age 40-74; age 50-74 in New York 70% of ultimate face amount for issue age 75-80; age 75 in New York Year 4-20: Ultimate face amount Year 20+: Uniformly decreasing to 5% of face amount till expiry
<b>UNDERWRITING</b>	NO medical exams, NO APS & NO testing. Acceptance based on answers to 3 medical questions, MIB and prescription history.
<b>FEATURES AND RIDERS</b>	<b>Accidental Death Benefit Rider:</b> This optional rider pays an additional benefit in the event of an accidental death. The issue amount is equal to the policy ultimate face amount.. Available issue ages 40-74; age 50-74 in New York. Rider expires at age 75. <b>Accelerated Death Benefit:</b> Automatically included policy feature in most states.** Provides access to an advance payment of up to 50% of the death benefit if the insured is diagnosed by a physician to have a life expectancy of 12 months or less. This benefit is added at no additional cost, but the benefit is discounted because it's an early payment and an administrative fee of up to \$150 is deducted. State variations apply.

\* Full death benefit will be paid in years 1, 2 & 3 for accidental death.

\*\*Accelerated death benefit not available in California.

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.

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