

## Whole Life Insurance Fact Sheet

Whole Life Insurance issued by SBLI USA

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| <b>PREMIUM GUARANTEE</b>                    | Premium is level throughout the premium payment period. Premium paying period ends at age 121.   |
| <b>ISSUE AGES</b>                           | 15 days through age 80.<br>Age is determined by nearest birthday.  |
| <b>COVERAGE AMOUNT</b>                      | \$50,000 minimum   |
| <b>BILLING OPTIONS &amp; PREMIUM MODES</b>  | Direct Bill – Annual; Semi-Annual; Quarterly<br>EFT – Annual; Semi-Annual; Quarterly; Monthly<br>Credit Card – Annual; Semi-Annual; Quarterly; Monthly (Visa and MasterCard only)  |
| <b>NON-FORFEITURE OPTIONS</b>               | Reduced Paid-Up (Default); Extended Term; Cash Surrender   |
| <b>ACCELERATED DEATH BENEFIT FEATURE*</b>   | Allows you to access up to 50% of the Death Benefit if you become terminally ill.  |
| <b>UNDERWRITING</b>                         | Non-Smoker – Preferred Plus, Preferred, Select, Standard Non-Smoker and Sub-Standard<br>Smoker – Select, Standard and Sub-Standard   |
| <b>SUPPLEMENTAL BENEFITS &amp; RIDERS**</b> | Accidental Death Benefit (1X – 5X base) Not to exceed \$250,000<br>Waiver of Premium Rider - Waives premium on the base policy and riders should you become Totally Disabled. Issued to age 55 with coverage to age 60.<br>10 Year Term Rider on Primary and/or Other Insured<br>Child Rider |

\*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.

\*\*Available for additional cost. 10 Year Term Rider available for ages 18 through 60 with coverage to age 75. Premiums are guaranteed for 10 years and increase every 5 years thereafter. Available for up to 1x base or \$100,000, whichever is greater (\$150,000 max on other insured). The Child Rider is available for 15 days to age 18 with coverage to age 21. Available for \$5,000, \$10,000, or \$15,000 face amounts.

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.

Products issued by SBLI USA Life Insurance Company, Inc. (New York, NY), a member of Prosperity Life Group. Product currently available for new sales only in New York (Whole Life Form #WHLSPENY13). All guarantees are subject to the financial strength and claims-paying ability of the issuing company.



## Smart Life<sup>®</sup> Whole Life Insurance Fact Sheet

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| <b>PREMIUM GUARANTEE</b>                    | Premium is level throughout the premium payment period. Premium paying period ends at age 121   |
| <b>ISSUE AGES</b>                           | 15 days through age 75.<br>Age is determined by nearest birthday.   |
| <b>COVERAGE AMOUNT</b>                      | \$15,000 to \$150,000   |
| <b>BILLING OPTIONS &amp; PREMIUM MODES</b>  | Direct Bill – Annual; Semi-Annual; Quarterly<br>EFT – Annual; Semi-Annual; Quarterly; Monthly<br>Credit Card – Annual; Semi-Annual; Quarterly; Monthly (Visa and MasterCard only)   |
| <b>ACCELERATED DEATH BENEFIT FEATURE*</b>   | Allows you to access up to 50% of the Death Benefit if you become terminally ill.   |
| <b>UNDERWRITING</b>                         | Smoker/Non-Smoker<br>Male/Female Distinct<br>Standard & Substandard   |
| <b>SUPPLEMENTAL BENEFITS &amp; RIDERS**</b> | Accidental Death Benefit Rider - 1X – 5X base, not to exceed \$250,000<br>Waiver of Premium Rider - Waives premium on the base policy and riders should you become Totally Disabled. Issued to age 55 with coverage to age 60.<br>10 Year Term Rider on Primary and/or Other Insured<br>Child Rider |

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