

Legacy Solution[®] Fact Sheet

Single Premium Universal Life Insurance issued by SBLI USA and S.USA

Product Description

Simplified Issue Single Premium Universal Life Insurance Policy

SINGLE PREMIUM	\$15,000 to \$250,000										
ISSUE AGES	50 - 75										
CASH VALUE	Grows tax deferred										
AMOUNT OF INSURANCE	The insurance amount is determined by the age at issue, gender and smoker status and the amount of premium paid.										
DEATH BENEFIT*	<p>The Death Benefit will be determined as of the date of the Insured's death and is equal to the greater of:</p> <ul style="list-style-type: none"> a) The Amount of Insurance b) The Contract Fund before deduction of any monthly charges due on that date, multiplied by the applicable Attained Age Factor <p>Generally paid income tax free to the beneficiaries.</p>										
NO LAPSE PROTECTION	Policy is guaranteed to remain in force until the maturity date after payment of the single premium, provided no loans or withdrawals are taken.										
GUARANTEED INTEREST	Guaranteed interest rate of 3.5% is applied to Contract Fund. Contract Fund is reduced by cost of insurance and expense charges.										
LIQUIDITY**	<ul style="list-style-type: none"> a) Withdrawals are available at any time. For the first withdrawal in any policy year after the first, the policy owner may withdraw up to 10% of the Contract Fund without incurring any withdrawal charges. Subsequent withdrawals or withdrawals in excess of 10% are subject to a withdrawal charge. b) Loans are available at any time on the accumulated cash value. 										
WITHDRAWAL CHARGE SCHEDULE	Policy Year	1	2	3	4	5	6	7	8	9	10+
	Percentage	7%	7%	7%	6%	5%	4%	3%	2%	1%	0%
UNDERWRITING CLASS	Smoker/Non Smoker										

*The death benefit is reduced by any policy loan and loan interest prior to payment

** Withdrawals and loans are subject to tax and if taken prior to age 59^{1/2} and may be subject to a 10% penalty.

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 its member companies provide legal or tax advice. Please consult your legal or tax advisor as to possible tax consequences.

Product issued in New York by SBLI USA Life Insurance Company, Inc. (New York, NY) (Form # SPLPENY16) and in others states by S.USA Life Insurance Company, Inc. (Newark, NJ) (Form # ICC16SPLPUecs16 and state specific versions), members of Prosperity Life Group. Not available in all states; product features may vary by state. Only SBLI USA Life Insurance Company, Inc. is licensed in New York and issues product there. All guarantees are subject to the financial strength and claims-paying ability of the issuing company.