

# INCOME CONTINUATION TERM

## 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](http://www.sbliusa.com) you can:

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

NOT A DEPOSIT	NOT FDIC INSURED	NOT GUARANTEED BY ANY FEDERAL GOVERNMENT AGENCY	NOT GUARANTEED BY THE BANK	MAY LOSE VALUE
---------------	------------------	-------------------------------------------------	----------------------------	----------------



**SBLI USA Life Insurance Company, Inc.**  
100 W. 33rd Street Suite 1007  
New York, NY 10001-2914  
1-877-SBLI-USA (1-877-725-4872)  
[sbliusa.com](http://sbliusa.com)

Policies have exclusions, limitations, reductions of benefits, and terms for keeping them in force. Premiums may be paid on an annual, semi-annual, quarterly or monthly basis. Paying insurance premiums more often than annually (more often than once a year) will cost more than paying them once a year. Any discussion of taxes is for general information only and should not be considered as legal or tax advice. You should consult your legal, tax, and accounting advisors as appropriate.

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

© SBLI USA Life Insurance Company, Inc., New York, NY

Policy Form# ICTPENY15, IC2PENY15, IC3PENY15, IC4PENY15, Form# S-BROICTENY16 01-2016

†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.

# Income Continuation Term Life That Pays



*For the People  
Who Make  
America Work®*



## Protect Your Family's Future

From your earliest days you've mapped out your life; maybe after college you would land a lucrative career or start your own business. Marry your sweetheart, start a family, and raise wonderful children in a comfortable community. You were going to save, invest, send your kids to college, pay off the mortgage and retire at 65. Then you planned to travel to see your grandkids and great grandkids. But it doesn't always work out that way. Sometimes, life takes an unexpected turn and our families are left to carry out these plans on their own.

Who will provide an income for your family if you aren't there?

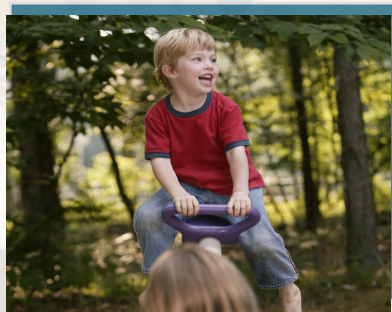
SBLI USA's Income Continuation Term can help you. Unlike traditional term life insurance, SBLI USA's Income Continuation Term is designed to allow you to set a predetermined monthly amount that will be paid to those who depend on you in the event of your death for a period of 2, 3 or 5 years or until you would have turned 70. This benefit payout period allows you to custom design the policy to fit your family's specific needs and budget and to help ease the financial burden on your family or business during a transition period that you select. Your loved ones can grieve and recover naturally without the worries and fears of financial hardship.

### SBLI USA's Income Continuation Term is ideal for:

- Providing a predetermined monthly amount to maintain your family's current standard of living
- Paying mortgage payments, car payments, and other large debts
- Meeting expenses or other financial obligations
- Providing peace of mind knowing you have affordable coverage for a critical period in your life and in theirs

## Policy Features\*

- For the 2, 3, and 5 year benefit payout options, premiums are level for the first 10 years, then increase in 5 year increments to age 65, and then increase annually to age 70. For the to-age-70 payout option, premiums are expected to remain level to age 65 (and are guaranteed to remain level for the first 10 years), then increase annually to age 70.
- Available to those who are between the ages of 18 - 55
- Coverage amounts between \$500 - \$20,000 per month
- Multiple benefit payout periods: 2, 3, or 5 years or to the insured's age 70
- Inflation Protection Feature- an option that increases the monthly benefit amount by 3% annually beginning at time of issue
- Lump Sum Benefit Rider- an optional rider that provides an additional benefit upon your death, payable in a lump sum, which can be used to pay final medical and burial expenses, large debts or other bills (available in amounts between \$10,000 - \$500,000)
- Waiver of Premium Benefit Rider- an optional rider that will waive premiums on the policy should the insured become totally disabled as defined in the rider for a period of at least 6 months\*\*
- The policy terminates when the insured is age 70
- Premium payment options: annual, semi-annual, quarterly, or monthly\*\*\*



## Income Continuation Worksheet

How Much Will Your Family Need and For How Long?	
<b>How much would your family need to maintain their lifestyle: (\$500 to \$20,000 per month)</b>	
What's your current income?	\$ _____/Month
What do you expect it to be in 5 yrs?	\$ _____/Month
10yrs	\$ _____/Month
20yrs	\$ _____/Month
<b>Amount Needed</b>	\$ _____/Month
<b>How long does the family need this benefit?</b>	
Consider significant milestones- graduations, weddings, retirement	
<b>Select Time Period</b>	2, 3, 5 yrs or to age 70.
<b>Would your family benefit from the Inflation feature?</b>	
<b>Inflation Feature</b>	yes / no
<b>Are there immediate needs that the additional optional Lump Sum Benefit Rider could address? (\$10,000 - \$500,000)</b>	
Mortgage, car payments, credit cards, student loans	\$ _____
Education expenses	\$ _____
Funeral expenses	\$ _____
<b>Additional Lump Sum Needed</b>	\$ _____

\*This is a general description only. Refer to the policy and riders for a complete statement of coverages, conditions, limitations and exclusions, including exclusion for death by suicide within the first two policy years and the contestability period for material misrepresentations in the application. A portion of the monthly benefit amount may be taxable. Please consult your legal or tax advisor.

\*\*Coverage is provided to age 65. If the insured is totally disabled at age 65, coverage will extend to age 70.

\*\*\*Paying insurance premiums more often than annually (more often than once a year) will cost more than paying them once a year.

**SBLI USA**  
A NAME YOU CAN TRUST FOR LIFE®