



## 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

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

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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[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.

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

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Policy Form# SITSPENY13  
 Form# S-BROSITENY15 02-2015

# Simple Issue Term

Security Made Simple...  
 And Affordable



*For the People  
 Who Make  
 America Work®*



## Simple Issue Term Life Insurance

### Uncomplicate Your Life

You worry about your family's financial future. What if you are not around to bring in the income they depend on for daily living? What if your life partner is taken from you, how would you maintain the lifestyle to which your family has become accustomed? A Simple Issue Term policy issued by SBLI USA Life Insurance Company, Inc. can help remove those "what ifs" and help make that future more secure.

### Life Just Got Simpler

Term insurance is an excellent choice for the individual who is looking to maximize the amount of coverage and minimize the cost. But no one likes the long application, the medical exam...all the hassles normally associated with applying for coverage.

That's why SBLI USA created an insurance plan to help do away with the overly complicated process of applying for life insurance. No medical exam required - just answer a few health questions.\* A simple insurance solution called SIT. Simple Issue Term.

### Protect Your Family

SBLI USA offers Simple Issue Term Life Insurance for individuals ages 18-60. It features affordable coverage with the added benefit of a quick and easy application process.

But most importantly, this policy provides solid insurance protection for your family, with affordable premiums that are guaranteed to remain level during the first ten years.\*\* After the initial level period you have the option to continue the policy at a higher premium or convert the policy to a permanent policy locking in a guaranteed level premium for the rest of your life.

### Features

- Coverage amounts of up to \$350,000
- Affordable premiums that are guaranteed to remain level during the first ten years, renewal premiums increase at 5-year intervals thereafter
- Death benefits generally pass on income tax-free to your beneficiaries
- Premium payment options: annual, semi-annual, quarterly, or monthly\*\*
- Easy to apply, no medical exam required - just answer a few health questions\*
- Fast approval, generally within 48 hours
- Renewable and convertible to age 75, even if your health changes



### It's easy to apply!

- Fill out a simple application
- Get a quick decision on your application - typically within 48 hours
- No medical exam required - just answer a few health questions\*

## MONTHLY PREMIUM\*\*\*

Age	MALE			FEMALE		
	\$50,000	\$100,000	\$200,000	\$50,000	\$100,000	\$200,000
25	\$17.00	\$18.50	\$24.50	\$14.50	\$15.50	\$20.50
30	\$18.00	\$20.50	\$28.50	\$16.00	\$17.50	\$24.40
35	\$19.50	\$23.50	\$36.50	\$18.00	\$19.50	\$28.50
40	\$23.00	\$30.50	\$48.50	\$20.50	\$24.50	\$38.50
45	\$28.00	\$38.50	\$64.50	\$23.00	\$29.50	\$50.50
50	\$34.50	\$48.50	\$88.50	\$26.50	\$35.50	\$62.50
55	\$42.50	\$59.50	\$114.50	\$31.00	\$41.50	\$78.50

\*In most instances, a "Yes" answer to any of the medical questions will result in a declination; however, some questions may require further review by an underwriter. MIB and Prescription results will also be a factor in the final Underwriting decision. Other product options may be available if ineligible for SIT.

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

\*\*\*The above rates are for non-tobacco users. Rates are available for tobacco users and premiums may also be paid annually, semi-annually or quarterly. Available coverage amounts: \$25,000 to \$350,000. Rates include \$2.50 monthly policy fee. Initial rates are level for 10 years. Renewal premiums are level for 5 years. This is not a complete rate chart. Please speak to a representative for complete rates and details.