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 you can:

· Access policy information and forms anytime

· Get answers to frequently asked questions

· Notify us of a claim

· Make a premium payment

It's easy to apply

For more information on SBLI USA Renewable & Convertible Term Life Insurance just visit our website at www.sbliusa.com or call us at 877-SBLI-USA (877-725-4872).

We'll be glad to help!

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 SINCE 1939

Financial Strength Rating
A.M BEST
A- Excellent

For latest rating, access www.ambest.com
Ratings pertain to the financial strength of SBLI USA and do not apply to the safety and performance of the underlying investment. Any guarantees are subject to the financial strength of SBLI USA.

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

Renewable & Convertible Term
Life Insurance

Affordable Security...
For the Long Term.

*Life Insurance
For the People
Who Make
America Work*®

SBLI USA
LIFE INSURANCE SINCE 1939

YOU CAN
Look After Your Family.

If you've got a family, you need life insurance. Simple, right? But getting enough coverage to keep them safe can be expensive. And between paying for a home, meeting household expenses, and saving for the kids' college, there's a limit to what you can afford.

That's why SBLI USA came up with Renewable and Convertible Term Life Insurance. It offers our highest level of protection – from $100,000 to over $1 million* – at a very affordable price. The perfect solution for families of all sizes.

Level premiums for up to 30 years.
Renewable and Convertible Term Life offers three different plan options. You can choose premiums that stay level for 10, 15, 20, or 30 years.** That means insurance costs you can plan on...for the long term.

Coverage you can count on.
Renewable and Convertible Term is guaranteed convertible (to age 75) to an SBLI USA Whole Life policy, which features permanent, lifelong coverage, cash value, and more. So you'll have access to coverage you can count on for as long as you need it.

Money-back guarantee.
If for any reason you are not completely satisfied, you may return your policy to us within 30 days of its delivery for a full refund of all premiums paid. Another reason why Renewable and Convertible Term is such a smart insurance buy.

*   Subject to underwriting requirements and reinsurance availability.
** Premiums are guaranteed for the duration of the initial level period. After the initial level period, premiums increase each year.
*** Available for additional premium. Rider premiums subject to increase. Minimum and maximum age limits apply.
†Please note that paying insurance premiums more often than annually (more than once a year) will cost more than paying them once a year.

Renewable & Convertible Term Features
· Coverage amounts from $100,000 to more than $1 million*

· Premiums stay level for 10, 15, 20 or 30 years**

· Choose annual, semi-annual, quarterly, or monthly† premium payment schedule

· Renewable to age 98, even if your health changes

· Guaranteed convertible to a SBLI USA Whole Life policy up to age 75

Benefits
· Level premium options mean predictable life insurance costs

· A choice of benefit amounts means dependable security for your loved ones

· Renewability and convertibility ensure reliable coverage throughout your life

· Optional riders help provide increased protection for you and your family

Optional Riders***

Waiver of Premium
This rider waives the premium if the insured becomes totally disabled for at least six consecutive months. Premiums are waived for the policy and any riders. If the total disability ceases, you simply resume premium payments; there is no requirement for payment of back premiums. (to age 55 with coverage to age 60)

Accidental Death Benefit (ADB)
This rider provides an additional death benefit if death is the result of an accident. Available for up to 5 times the base coverage amount or $250,000, whichever is less.

SAMPLE MONTHLY PREMIUMS ISSUE AGE 30, NON-SMOKER, PREFERRED RISK CLASS				
	$100,000		$250,000	
TERM OPTION	MALE	FEMALE	MALE	FEMALE
10 Year Term	$10.50	$9.71	$14.66	$13.34
15 Year Term	$11.03	$10.59	$16.63	$15.09
20 Year Term	$13.04	$11.11	$20.78	$16.84
30 Year Term	$17.76	$14.88	$29.31	$23.84

Please Note: Sample monthly rates shown are preferred rates for people who do not use tobacco and show evidence of good health. The rates above include a monthly policy fee of $7.00. Rates are based on individual underwriting and may cause rates to be higher than those reflected on the rate chart. Premiums shown are monthly but may also be paid annually, semi-annually or quarterly. Other ages and face amounts available upon request. Final issuance and rates are subject to underwriting.