

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!



†Previously sold insurance under Savings Bank Life Insurance Fund, 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
---------------	------------------	---	----------------------------	----------------



LIFE INSURANCE SINCE 1939

SBLI USA Life Insurance Company, Inc.
460 West 34th Street, Suite 800
New York, NY 10001-2320
1-877-SBLI-USA (1-877-725-4872)
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.

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

Policy Form# T01SPENY13, T10SPENY13, T15SPENY13
Form# S-BROTRMENY15 05-2015

Renewable & Convertible Term Life Insurance



Affordable Security... For the Long Term.

*For the People
Who Make
America Work®*



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 15 years.

Renewable and Convertible Term Life offers three different plan options. You can choose premiums that stay level for 1, 10, or 15 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 a SBLI USA Whole Life policy, which features permanent, lifelong coverage, cash value, and more. So you'll have 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.

*** 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 1, 10, or 15 years**
- Choose annual, semi-annual, quarterly, or monthly† payment schedule
- Guaranteed 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 for years to come
- A choice of benefit amounts means dependable security for your loved ones
- Renewability and convertibility ensure reliable coverage throughout your life
- 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 your total disability ceases, you simply resume premium payments; there is no requirement for payment of back premiums.

Accidental Death Benefit (ADB)

This rider provides the insured 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 greater.

10 YEAR RENEWABLE & CONVERTIBLE TERM			
ISSUE AGE	MONTHLY PREMIUM		COVERAGE
	MALE	FEMALE	
30	\$13.78	\$11.94	\$100,000
30	\$18.06	\$15.44	\$250,000
15 YEAR RENEWABLE & CONVERTIBLE TERM			
ISSUE AGE	MONTHLY PREMIUM		COVERAGE
30	\$14.04	\$12.20	\$100,000
30	\$18.72	\$16.09	\$250,000

Please Note: Sample monthly rates shown are preferred plus rates for people who do not use tobacco and show evidence of good health. The rates above include a monthly policy fee of \$4.50. 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. Premiums are preferred rates for people who do not use tobacco and show evidence of good health.

