

WHOLE LIFE

Value that lasts a lifetime

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

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

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.

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Policy Form # WHLSPENY13

Form # S-BROWHLENY15 06-15

†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.

Whole Life Insurance

Value That Lasts a Lifetime



*For the People
Who Make
America Work®*



Protect Your Loved Ones

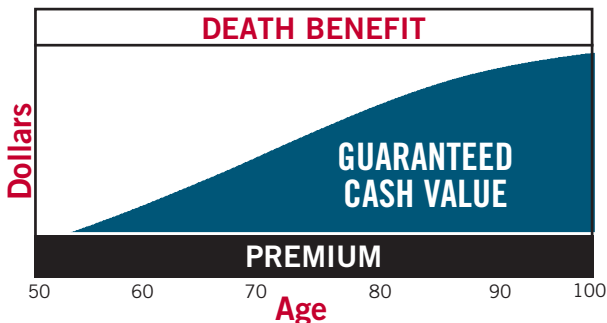
Life insurance is one of the building blocks of your family's financial picture. Whole Life insurance offers guaranteed protection and cash to your family if something were to happen to you. It also provides cash value accumulation which you can use for any purpose.*

How it Works:

Whole Life Insurance offers guaranteed level premiums and life insurance protection for as long as you live, provided that premiums are paid as required to keep the policy in force. Whole Life policies also provide for the accumulation of cash value on a tax-deferred basis, which can be used when you need it to help with life's opportunities. This cash value can help supplement your retirement income or you can choose to borrow against it for whatever purpose you need. Policy loans do accrue interest, and any outstanding policy loans and interest will reduce the death benefit and cash value.

Typical Uses:

- Providing for a family's loss of income, mortgage costs, or educational needs
- Offsetting the cost of final expenses
- Accessing cash value for life's opportunities
- Leaving a legacy for the next generation



Features:

- Issue ages 0-80
- Coverage amounts start at \$15,000
- Guaranteed level premiums
- Tax-deferred growth of cash value
- Access to cash value after the first policy year*
- Death benefits generally pass on income tax-free to your beneficiaries
- Access to 50% of the death benefit, if you become terminally ill**
- Premium payment options: annual, semi-annual, quarterly, or monthly
- Coverage to age 121, even if your health changes

Optional Riders***:

Waiver of Premium

This rider waives your premiums if you become totally disabled for at least six consecutive months. 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 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.

10 Year Term Coverage

This rider provides additional coverage for you, your spouse or other insured at affordable fixed premiums which stay level for 10 years, up to the face value of your original policy or \$100,000 (\$150,000 for spouse/other insured), whichever is less.

Children's Term Coverage

Offers up to \$15,000 term coverage for all your children age 15 days to 18 years, with coverage to age 21.

Frequently Asked Questions:

How do I apply?

It's easy to apply, visit our website at www.sbliusa.com or speak to your insurance agent.

Can I get extra protection for accidental death?

Yes. You can add up to five times the face value of your policy (up to a \$250,000 maximum) with an Accidental Death Benefit Rider.

How can I increase my policy's death benefit?

Just add the 10-Year Term Rider for affordable fixed premium term coverage.

Can I get affordable coverage for my children?

Yes. With the same convenience as applying for base coverage, our Children's Term Rider offers up to \$15,000 Term coverage for all your children age 15 days to 18 years, with coverage to age 21.

Can I cover my Spouse or Other Insured with my policy?

Yes. You can purchase supplemental term coverage with affordable premiums that stay the same for 10 years.

Are the Term Riders convertible to a Whole Life policy?

Yes. Term Riders are convertible to Whole Life.



*Loans against the policy will reduce the cash value and death benefit by the sum owed.

**Receipt of accelerated death benefits may affect eligibility for public assistance programs and may be taxable. There is no premium charge for this benefit. However, upon election, the benefit is discounted because it is an early payment and a one-time processing fee of \$150 is deducted.

***Available for an additional premium. Rider premiums subject to increase. Minimum and maximum age limits apply.