



***A.M. Best Assigns B++ (Good) Financial Strength Rating to SBLI USA
Mutual Life Insurance Company, Inc., Effective June 5, 2009***

We are operating in an unprecedented market environment in which a broad range of life insurance companies have experienced ratings downgrades. Although disappointed with this ratings action by A.M. Best, SBLI USA is pleased that the agency acknowledged the strength of our brand name, our diverse distribution strategy and ordinary life product portfolio, and our overall positive operating performance. Further, the agency acknowledged that our consolidated risk-adjusted capitalization currently remains sufficient relative to our current business and investment risks. SBLI USA remains well capitalized to meet all of our policyholder obligations and to continue effectively serving value-conscious consumers and diverse markets.

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