

Legacy SolutionSM

One Step to Security

Legacy SolutionSM- Single Premium Universal Life Insurance

Family Protection for Life

You have worked hard to secure your retirement. Now you want to think about securing a legacy to leave your family when you are gone. Legacy SolutionSM from SBLI USA has been designed to make that easier.

Life Insurance is one of the most efficient methods to transfer assets upon your death. Legacy SolutionSM allows you to use a single premium payment to purchase a guaranteed amount of insurance, making your desire to leave a legacy for your family within reach.

Insurance Made Simple

- One premium payment, no extra bills to keep up with
- Insurance amount guaranteed for the life of the insured*
- Guaranteed minimum interest rate
- Cash value accumulates tax-deferred
- Death Benefit generally paid income tax free to beneficiaries

Policy Features

- Available for issue ages 50-75
- Matures at age 95
- Single Premium: \$15,000 to \$250,000
- Simplified issue with two risk classes - smoker and non-smoker
- Return of premium benefit, provided no loans or partial withdrawals taken
- Minimum guaranteed interest rate of 3.5%
- Partial withdrawals and loans available**
- Nine year withdrawal charge period

Withdrawal Charge Schedule

Policy Year	1	2	3	4	5	6	7	8	9	10+
Percentage	7%	7%	7%	6%	5%	4%	3%	2%	1%	0%

Guaranteed Benefits*

\$25,000 Single Premium Amount				
Male				
	Non Smoker	Smoker	Non Smoker	Smoker
Age	60	60	65	65
Initial Amount of Insurance	\$40,956	\$35,637	\$37,544	\$32,959
Death Benefit First Year	\$57,358	\$50,148	\$49,838	\$44,548
Female				
	Non Smoker	Smoker	Non Smoker	Smoker
Age	60	60	65	65
Initial Amount of Insurance	\$47,619	\$39,453	\$43,099	\$36,076
Death Benefit First Year	\$64,088	\$53,847	\$55,715	\$47,808

Policy Benefits

Return of Premium

You are guaranteed to receive no less than your single premium amount if you surrender this contract provided you have not taken a prior loan or partial withdrawal.

Accelerated Death Benefit***

The Accelerated Death Benefit can provide financial assistance to the policyholder if the insured is diagnosed with a terminal illness.

10% Free Withdrawal

You may withdraw up to 10% of your contract fund after the first year without any withdrawal charge.

*Withdrawals will decrease the amount of insurance. The death benefit is reduced by any outstanding loan and is not available if the policy matures, is surrendered, or if indebtedness from policy loans exceeds the loan value. The death benefit paid in the event of suicide, within the first 2 policy years equals the premium paid less any loan balance and partial withdrawals.

**Return of Premium benefit and No Lapse Guarantee will no longer be available upon the taking of a loan or partial withdrawal. Withdrawals and loans are subject to tax and if taken prior to age 59.5 may be subject to 10% penalty. Not intended as tax advice. Please consult your tax advisor for possible tax consequences.

***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.

Single Premium Universal Life

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

†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.

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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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

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Policy Form# SPLPSY16 1-2016
Form# S-FLYSPLNY16 5-2016