



Get A Quote - Preliminary Information

Insured:
Gender: Female
Age: 60

Tobacco Use: Qualifies as Non-Tobacco User
Amount of Insurance: \$ 100,250.63
Single Premium: \$ 50,000.00

**About the
 Single Premium
 Universal Life
 Insurance Policy**

The Single Premium Universal Life Insurance policy you are considering offers a guaranteed death benefit for a single premium payment.

Coverage Summary	Illustrated Coverage	Initial Amount of Insurance	Single Premium	Coverage Years
	Single Premium Universal Life	\$ 100,250.63	\$ 50,000.00	35
	Total Premiums:		\$ 50,000.00	

Policy Value Summary as of the End of the Year

Guaranteed
 The Guaranteed column shows values and benefits guaranteed at issue and assume no non-guaranteed elements have been added.

Guaranteed		Guaranteed	
Summary Year 1		Summary Year 20	
Contract Fund	51,273.93	Contract Fund	78,943.90
Cash Value	50,000.00	Cash Value	78,943.90
Death Benefit	127,267.58	Death Benefit	122,244.38
Summary Year 5		Summary Age 95*	
Contract Fund	56,607.16	Contract Fund	94,656.38
Cash Value	54,053.00	Cash Value	94,656.38
Death Benefit	125,726.74	Death Benefit	100,250.63
Summary Year 10			
Contract Fund	63,754.37		
Cash Value	63,754.37		
Death Benefit	124,169.64		

*If, on the Maturity Date, the Insured is still living and this Policy is in force, the Maturity Date will automatically be extended until the Policy Anniversary when the Insured's Attained Age is 121.

Return of Premium:

Provided You have not taken any Policy Loan or partial withdrawals, if You surrender this Policy in full at any time, We will pay You an amount equal to at least the Single Premium Amount paid for this Policy, less any premium taxes. This benefit does not apply if You have taken a loan or partial withdrawal on the Policy.

NOT A DEPOSIT	NOT FDIC INSURED	NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY	NOT GUARANTEED BY ANY BANK	MAY LOSE VALUE
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Prepared by:

For Presentation in:

S. Little, Mr
 NY Customer Center
 100 W. 33rd Street, Suite 1007
 New York, New York 10001-2914
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SBLI USA Life Insurance Company, Inc.
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State of New York
 Prepared on: 1/8/20
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Indices
are based on
5.00% interest

The following values are for each \$1,000 of insurance for the basic policy

	Guaranteed	
	Year 10	Year 20
Net Payment Cost Index	49.04	30.64
Surrender Cost Index	10.65	12.41

The policy loan rate is fixed. It is 6% per year in advance.

Note: When the policy is issued, we will furnish a complete policy summary. This will contain cost data based on the actual benefits and premiums for which the policy is issued. After you receive it, you will have a period of not less than 10 days to review it. If you are not completely satisfied, you may return the policy for an unconditional return of the premiums paid.

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GENERIC ILLUSTRATIONS OF A TERMINAL ILLNESS ACCELERATED BENEFIT PAYMENT

Your policy will include an accelerated death benefit. This is a valuable benefit that will allow the owner to receive up to 50% of the base policy death benefit if we receive a satisfactory certification that the Insured's medical condition is expected to result in the Insured's death within 12 months. The owner can use the benefit to help cover mortgage or rent payments, help with medical treatment or to help pay any bill he or she sees fit. There is no additional premium charge for the accelerated death benefit; however, we will discount the benefit by the discount factor because it is an early payment of the death benefits and charge an administrative fee of \$150.

The illustration below is a sample illustration of the effect of a 50% acceleration on a Single Premium Universal Life policy with single premium of \$100,000 and the amount of insurance of \$250,186, issued to a 45 year old male non-smoker, with an acceleration at age 55. This illustration is based on the guaranteed factors, and an interest rate of 8%.

This illustration is hypothetical only and is not specific to your policy. At the time you make a claim to accelerate death benefits, you will receive a disclosure statement showing the effect of an acceleration of benefits on your policy's values.

PERCENTAGE ELECTED

50% of the maximum benefit permitted for acceleration in the policy

	BEFORE	AFTER
(1) Amount of Insurance	<u>\$250,186</u>	<u>\$125,093</u>
(2) Contract Fund	<u>\$127,720.03</u>	<u>\$63,860.02</u>
(3) Attained Age Factor	<u>2.6216</u>	<u>2.6216</u>
(4) Outstanding Policy Loan	<u>\$0.00</u>	<u>\$0.00</u>
(5) Death Benefit at Time of Acceleration	<u>\$334,830.84</u>	<u>\$167,415.42</u>
(6) Amount to be Accelerated	<u>\$167,415.42</u>	
(7) Less Interest Rate Discount (7.41%)	<u>\$12,401.14</u>	
(8) Less Administrative Fee	<u>\$150.00</u>	
(9) Less Loan Repayment	<u>\$0.00</u>	
(10) Net Accelerated Benefit Payment [(6)-(7)-(8)-(9)]	<u>\$154,864.28</u>	
(11) Net Cash Values		
	Age 55	<u>\$63,860.02</u>
	Age 60	<u>\$71,168.61</u>
	Age 65	<u>\$79,086.87</u>
	Age 70	<u>\$86,372.90</u>
(12) Maximum Amount of Policy Loan Available	<u>\$127,335.93</u>	<u>\$63,667.97</u>
(13) Maximum Amount of Partial Withdrawal Available	<u>\$122,720.03</u>	<u>\$61,360.02</u>
(14) Annual Premium Necessary To Keep Policy In Force	N/A	N/A
(15) Premium Waived After Acceleration	N/A	N/A

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