



Legacy Solution[®] Fact Sheet

**Policy Form# SPLPENY19
FOR AGENT USE ONLY**

PRODUCT DESCRIPTION	Simplified Issue Single Premium Universal Life Policy								
SINGLE PREMIUM	\$15,000 to \$250,000								
CASH VALUE	Grows tax deferred.								
AMOUNT OF INSURANCE	The insurance amount is determined by the insured's issue age, gender and smoker status and the amount of premium paid.								
DEATH BENEFIT*	The Death Benefit will be determined as of the date of the Insured's death and is equal to the greater of: a) The Amount of Insurance b) The Contract Fund before deduction of any monthly charges due on that date, multiplied by the applicable Attained Age Factor Generally income tax free to the beneficiaries.								
MATURITY DATE EXTENSION	If at age 95, the insured is still living and the policy is in force, the maturity date will automatically be extended until the policy anniversary when the insured's attained age is 121. After age 95, there will be no COI charges or other charges except for administrative charges, and the unloaned portion of the Contract Fund will not be credited any interest. Tax consequences may apply after age 100.								
ISSUE AGES	50 - 80 ; Maturity age 121 with the Maturity Extension Endorsement								
NO LAPSE GUARANTEE	Policy is guaranteed to remain in force after payment of the single premium provided no loans or partial withdrawals are taken.								
EXPEDITED APPROVAL	Based on the answers to the medical questions and subject to the MIB and prescription history check, underwriting approval is available within minutes through Agent Center.								
EXPEDITED APPROVAL AGES AND AMOUNTS	<table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Issue Age</th> <th>Maximum Premium</th> </tr> </thead> <tbody> <tr> <td>50 to 59</td> <td>\$250,000</td> </tr> <tr> <td>60 to 64</td> <td>\$175,000</td> </tr> <tr> <td>65 to 80</td> <td>\$100,000</td> </tr> </tbody> </table>	Issue Age	Maximum Premium	50 to 59	\$250,000	60 to 64	\$175,000	65 to 80	\$100,000
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50 to 59	\$250,000								
60 to 64	\$175,000								
65 to 80	\$100,000								
ADJUSTMENTS TO CONTRACT FUND	Guaranteed minimum interest rate credited to Contract Fund is 3.5%. Monthly deductions taken for COI and expense charges.								

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LIQUIDITY**	<p>a) Withdrawals are available at any time. For the first withdrawal in any contact year after the first, the policy owner may withdraw up to 10% of the contract fund without incurring any withdrawal charges. Subsequent withdrawals within the same year or in excess of 10% are subject to a withdrawal charge.</p> <p>b) Loans are available on the accumulated cash value.</p>											
RETURN OF PREMIUM	<p>Provided there have been no policy loans or partial withdrawals, if the policy is surrendered in full at any time, we will pay an amount equal to at least the single premium amount paid for the policy less any premium taxes.</p>											
UNDERWRITING CLASS	Smoker/Non Smoker											
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%	
MEDICAL QUESTIONS (Ineligible if any "yes" answer)	<p>1. Has the Proposed Insured been:</p> <p>a. Diagnosed with or treated within the last 5 years by a licensed member of the medical profession for: congestive heart failure or cancer, other than basal cell skin cancer?</p> <p>b. Diagnosed with or treated within the last 10 years by a licensed member of the medical profession for: heart disease, heart attack, stroke, mini-stroke, heart valve disease, aneurysm, peripheral vascular disease, carotid artery disease, Alzheimer's disease, dementia, emphysema, chronic obstructive pulmonary disease (COPD) or chronic bronchitis?</p> <p>c. Diagnosed with or treated within the last 10 years by a licensed member of the medical profession for infection with Human Immunodeficiency Virus (HIV) or Acquired Immunodeficiency Syndrome (AIDS)?</p> <p>d. Declined, refused or turned down for life insurance?</p> <p>2. In the past 2 years, has the Proposed Insured had more than 1 conviction for reckless driving or for driving under the influence of alcohol or drugs (DUI or DWI)?</p>											
APPLICATION PACKET	Current versions of the application kit can be found on Agent Center or mailed upon request.											

*The death benefit is reduced by any policy loan and loan interest.

** Withdrawals or loans are subject to tax and may carry a 10% penalty if the policy is an endowment contract or if taken before age 59 1/2. Neither SBLI USA nor its agents provides tax advice. Please advise your client to consult their tax advisor as to possible tax consequences.

Refer to the policy for applicable exclusions and limitations. You must disclose all limitations and exclusions to the client.

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Build Chart Simplified Issue

Simplified Issue Unisex Build Chart		
Height	Minimum Weight (lbs)	Maximum Weight (lbs)
5'0"	84	201
5'1"	86	207
5'2"	90	215
5'3"	93	223
5'4"	96	229
5'5"	98	236
5'6"	101	243
5'7"	104	250
5'8"	107	257
5'9"	110	265
5'10"	113	271
5'11"	116	279
6'0"	120	287
6'1"	124	295
6'2"	127	302
6'3"	131	312
6'4"	134	317
6'5"	137	325
6'6"	141	334
6'7"	145	341
6'8"	148	349
6'9"	152	358
6'10"	N/A	N/A
6'11"	N/A	N/A

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Premium and Death Benefit Factor Table

Initial Amount of Insurance and Guaranteed Death Benefit at Age 95 per Dollar of Single Premium.				
Issue Age	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
50	2.2126	1.8407	2.6116	2.1368
51	2.1440	1.8003	2.5303	2.0703
52	2.0779	1.7615	2.4527	2.0068
53	2.0148	1.7178	2.3786	1.9461
54	1.9545	1.6663	2.3077	1.8881
55	1.8969	1.6496	2.2399	1.8326
56	1.8597	1.6209	2.1886	1.7956
57	1.8240	1.5774	2.1396	1.7600
58	1.7895	1.5509	2.0928	1.7258
59	1.7564	1.5253	2.0480	1.6928
60	1.7245	1.5005	2.0050	1.6612
61	1.6937	1.4765	1.9638	1.6307
62	1.6640	1.4460	1.9243	1.6013
63	1.6353	1.4236	1.8863	1.5729
64	1.6076	1.4027	1.8498	1.5455
65	1.5808	1.3877	1.8147	1.5190
66	1.5412	1.3650	1.7608	1.4889
67	1.5036	1.3429	1.7101	1.4599
68	1.4677	1.3230	1.6622	1.4321
69	1.4336	1.3037	1.6169	1.4053
70	1.4010	1.2850	1.5741	1.3795
71	1.3698	1.2668	1.5334	1.3546
72	1.3400	1.2491	1.4948	1.3306
73	1.3114	1.2319	1.4580	1.3074
74	1.2841	1.2151	1.4231	1.2851
75	1.2579	1.2012	1.3898	1.2634
76	1.2328	1.1772	1.3581	1.2425
77	1.2087	1.1543	1.3280	1.2223
78	1.1857	1.1323	1.2994	1.2028
79	1.1637	1.1113	1.2722	1.1840
80	1.1427	1.0912	1.2464	1.1658

Sample Calculation	Male, Age 60, Non-Smoker, \$25,000 Single Premium Factor = 1.724465 x \$25,000 = \$43,111.62 Initial Amount of Insurance
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