

## Golden Promise<sup>®</sup> Fact Sheet

### Policy Form #'s FELPSENY15, FEGPSENY15 and FEMPSENY15 FOR AGENT USE ONLY

<b>PRODUCT DESCRIPTION</b>	Golden Promise is a series of whole life products particularly suited to the senior market. This is a simplified issue product and features a three-tier classification. Customers can qualify for the Level, Graded, or Modified plans based on health history.		
<b>PREMIUM GUARANTEE &amp; RENEWABILITY</b>	Premium is level throughout the premium payment period. Premium paying period ends at age 121.		
<b>ISSUE AGES</b>	50-80 for the Level Plan; 50-75 for the Graded and Modified Plans. Age is determined by last birthday.		
<b>COVERAGE AMOUNT</b>	\$1,500 to \$35,000 (\$35,000 aggregate max for multiple Final Expense policies on the same insured.)		
<b>BILLING OPTIONS &amp; PREMIUM MODES</b>	Direct Bill – Annual; Semi-Annual; Quarterly EFT and Credit Card (Visa and MasterCard Only) – Annual; Semi-Annual; Quarterly; Monthly		
<b>POLICY FEE</b>	Annual \$40.00, Semi-Annual \$20.60, Quarterly \$10.60, Monthly \$3.46		
<b>UNDERWRITING</b>	This is a simplified issue product. The underwriting decision will be based on the answers to the application health questions, MIB, and a prescription drug check. Applicants must fall within a specific height and weight table to qualify. Some applicants will be randomly selected for personal history interviews.		
<b>RIDERS</b>	An Accidental Death Benefit rider can be added at the time of application at 1X the base coverage amount. The proposed insured must be age 74 or younger at the time of application, and the rider expires at age 75. The rider can be added to all three plan types.		
<b>DEATH BENEFIT*</b>	<b>Level Plan</b>	<b>Graded Plan</b>	<b>Modified Plan</b>
	<ul style="list-style-type: none"> <li>The death benefit is equal to the face amount of the policy from the 1st day of coverage.</li> </ul>	<ul style="list-style-type: none"> <li>During the first year of coverage, the death benefit is equal to 30% of the face amount.</li> <li>During the second year of coverage, the death benefit is equal to 70% of the face amount.</li> <li>After the second year of coverage, the death benefit is equal to the face amount of the policy.</li> <li>In the event of Accidental Death, death benefit is equal to the face amount from the first day of coverage.</li> </ul>	<ul style="list-style-type: none"> <li>During the first year of coverage, the death benefit is equal to 110% of the annual premium (excluding the policy fee).</li> <li>During the second year of coverage, the death benefit is equal to 231% of the annual premium (excluding the policy fee).</li> <li>After the second year of coverage, the death benefit is equal to the face amount of the policy.</li> <li>In the event of Accidental Death, death benefit is equal to the face amount from the first day of coverage.</li> </ul>
<b>ACCELERATED* DEATH BENEFIT</b>	Accelerated Death Benefit is a built-in feature that allows for up to 50% of the death benefit in the event of Terminal Illness.		

For Agent Use Only. Not Intended to Create Public Interest in an Insurance Product, an Insurer, or Agent.

*SBLI USA Life Insurance Company, Inc. - For the People Who Make America Work<sup>®</sup>*

**APPLICATION  
PACKET**

Final Expense Application - S-APPFEXENY15 (02/2015)  
Definition of Replacement S-R60A11ENY15 (7/2015)  
HIPAA Authorization – HIPAA GEM 14 (6/2014)  
Producer Compensation Disclosure – PC-DSC NY 14 (6/2014)  
Conditional Receipt - S-RCTGENENY13 (8/2013)  
MIB, Inc. and Fair Credit Reporting Act Notice - S-NOTGENENY15 (3/2015)  
Customer Identification Program - CIP-GEM 14 (6/2014)  
A Preliminary Information Statement (PIS) must be completed and provided to the customer at the time of application (generated from the quoting tool)  
A Life Insurance Buyer's Guide must be provided to the customer at the time of application (available in Agent Center)

\*Refer to the policy for applicable definitions, exclusions and limitations. You must disclose all limitations and exclusions to the client.

## Height and Weight Table

Height	Minimum Weight All Plans	Max Weight Level	Max Weight Graded	Max Weight Modified
4'10"	80	215	230	246
4'11"	83	222	237	253
5'00"	86	229	245	262
5'01"	89	237	253	271
5'02"	92	246	262	280
5'03"	95	253	269	288
5'04"	98	260	278	297
5'05"	101	268	286	306
5'06"	104	275	294	315
5'07"	107	284	304	325
5'08"	110	292	313	334
5'09"	113	299	321	343
5'10"	117	308	330	353
5'11"	121	316	339	362
6'00"	125	325	348	372
6'01"	129	333	356	381
6'02"	133	341	366	391
6'03"	137	349	373	399
6'04"	142	357	382	409
6'05"	147	365	392	419
6'06"	152	373	406	434
6'07"	159	381	413	442
6'08"	162	389	421	450
6'09"	167	397	430	460

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