

## Golden Promise® Features and Benefits

### Golden Promise® Features:

- ✓ Available for ages 50 to 80 for Level Plan, 50 to 75 for Graded and Modified Plans
- ✓ Coverage amounts from \$1,500 to \$35,000
- ✓ Cash value that accumulates tax-deferred
- ✓ A guaranteed premium that never goes up
- ✓ Easy to apply
- ✓ 30-day money-back guarantee

### Golden Promise® Benefits:

- ✓ Permanent protection that lasts a lifetime
- ✓ Choose the coverage amount that is best for you and your family
- ✓ Cash value may be borrowed against at any time, for any reason\*
- ✓ Guaranteed premiums mean predictable life insurance costs
- ✓ Access up to 50% of your death benefit if you become terminally ill\*\*

## 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](http://www.sbliusa.com) you can:

- Access policy information and forms anytime
- Get answers to frequently asked questions
- Notify us of a claim
- Make a premium payment

†Previously sold insurance under Savings Bank Life Insurance, SBLI Mutual Life Insurance Company of New York, 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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[sbliusa.com](http://sbliusa.com)

Policies have exclusions, limitations, reductions of benefits, and terms for keeping them in force. Premiums may be paid on an annual, semi-annual, quarterly or monthly basis. Paying insurance premiums more often than annually (more often than once a year) will cost more than paying them once a year. Not all products available in all states. Not licensed in all states. Call us for complete costs and details.

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Policy Form #'s FELPSENY15, FEGPSENY15 and FEMPSENY15  
 Form # S-BROFEXENY15 03-15

# Golden Promise®

Peace of Mind for You and Your Loved Ones



*For the People  
Who Make  
America Work®*



## Golden Promise® Life Insurance

### Promises are Meant to be Kept

As we experience life and watch events within our families and those of our friends we recognize the need to prepare for the unexpected – it does happen. The reality of losing a loved one becomes more vivid and we want to protect our family.

Planning for our families' financial security is perhaps the most fundamentally important and emotionally draining task we take on in our adult lives. But one easy way to prepare for the financial security of our loved ones is through the purchase of life insurance.

### What is Your Promise?

Your family means the world to you, and you've made a promise to take care of them.

The last thing you want is to leave them with a financial burden. We often underestimate the expenses associated with a loss, such as:

- **Medical Bills**
- **Legal Fees**
- **Funeral Expenses**
- **Loan Balances**

By purchasing a Golden Promise® Life Insurance Policy from SBLI USA, you can help ease your family's burden and keep your promise even after you are gone.



### Promises Fulfilled

To get started, simply complete an application. The process is simple - no medical exam or lab work required.\*\*\* Your answers to the medical questions on the application will give you a good indication of whether you qualify and, if so, for which of the three plans we offer - **LEVEL, GRADED,** and **MODIFIED.**

Plan	Benefit****
<b>Level</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>
<b>Graded</b>	<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, full death benefits are paid from the first day of coverage.</li></ul>
<b>Modified</b>	<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, full death benefits are paid from the first day of coverage.</li></ul>

### Keeping Your Promise is Easy

The premium will not increase as you grow older – it is guaranteed to remain level for the life of the policy. So long as you pay your premiums, the death benefit is guaranteed never to change. And that can be for the rest of your life.

Should a need arise earlier, Golden Promise® is an Individual Whole Life Policy with guaranteed cash value that grows over time. The cash value may be borrowed against at any time, for any reason.\* And should you be diagnosed with a terminal illness, the Accelerated Death Benefit\*\* allows access to a portion of the policy proceeds at a time when your family may need it most.

### Optional Rider

**Accidental Death Benefit (ADB) Rider** – This rider provides the insured with an additional benefit in the event of accidental death. The ADB rider benefit equals the base coverage amount so, in essence, if you elect this rider your benefit is doubled if the cause of death is accidental.

Tom, age 55, wants to protect his wife Susan, and daughter Audrey who is attending college, in the event of his death. Susan would need money to cover funeral costs and some credit card debt, and a goal for Tom and Susan is to help Audrey with her education costs as much as they can. Tom is a healthy non-smoker and qualifies for the Golden Promise® LEVEL plan. He can cover his family for \$20,000 for just \$75.34 per month.



\*Loans against the policy will reduce the death benefit by the sum owed.  
\*\*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.  
\*\*\*Based on answers given to application questions, proof of insurability may be required.  
\*\*\*\*Subject to a total coverage limit of \$35,000. The benefit paid in the event of suicide during the first two policy years may be limited to premiums paid less any loan balance.