

From a 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

Our 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.prosperitylife.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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Prosperity Life Group is a marketing name for Prosperity Group Holdings, LP and its subsidiaries. Select Choice Plus is underwritten in NY by SBLI USA Life Insurance Company, Inc. (SBLI USA), headquartered in New York, NY. Not licensed in all states. Policy form #'s SCPPSENY21, SCPPSENY21-MVA and rider form #'s PFWRSENY21-SCP-MVA, PFWRSENY21-SCP and ROPRENY21-SCP. SBLI USA is solely responsible for its own financial and contractual obligations. SBLI USA is not affiliated with The Savings Bank Mutual Life Insurance Company of Massachusetts or The Savings Bank Life Insurance Company of Connecticut.



Rating as of date of publication.
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SBLI USA Life Insurance Company, Inc.
100 West 33rd Street
New York, NY 10001

1-877-SBLI-USA (1-877-725-4872)

www.prosperitylife.com

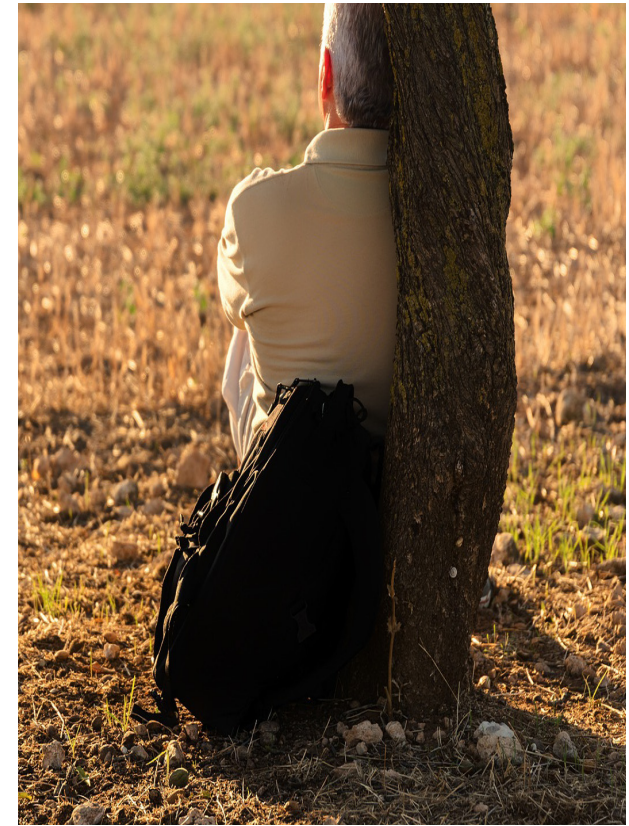
Contracts have exclusions, limitations, reductions of benefits, and terms for keeping them in force. Contact us or your agent and review the contract for full details.

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Form #S-BROSCPENY22 7-2022

SBLI USA

LIFE INSURANCE SINCE 1939



Select Choice[®] Plus Annuity - New York -

3, 4, 5 or 7 Year Plans

Issued by SBLI USA Life Insurance Company, Inc.

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Select Choice® Plus Annuity

Select Choice Plus Annuity is a single premium deferred annuity offering you the freedom of flexibility and a competitive return.

Flexible Product Options

With Select Choice Plus you have the freedom to choose from a 3, 4, 5 or 7 year Interest Rate Guarantee Period, allowing you to stay within a time horizon that meets your individual needs. The withdrawal charge period will match the length of the Interest Rate Guarantee Period chosen.

Competitive Interest Rates

Select Choice Plus offers competitive interest rates based on the guarantee period chosen and the product options selected. After the Interest Rate Guarantee Period you will be offered a competitive renewal rate which can never be less than 1%.

Who Can Apply?

Select Choice Plus is available to individuals up to age 85 (18-85 - Qualified Plans). This single premium annuity has a minimum premium of \$2,000. The maximum premium allowed without prior company approval is \$1,000,000.

Select Choice Plus At-A-Glance

Issue Ages: 0-85 (NQ), 18-85 (Q)
Minimum Premium: \$2,000
Interest Rate Guarantee Period: 3, 4, 5 or 7 years
Guaranteed Minimum Interest Rate: 1%

Optional Riders

This annuity offers the flexibility to add one or more of the following riders if you choose.

- **Penalty-Free Withdrawal Rider-** For any partial withdrawals or full surrenders taken in any contract year, we will waive the withdrawal charge (and MVA, if applicable) on any amount up to the maximum penalty-free withdrawal amount.
- **Guaranteed Return of Premium Rider-** You will receive at least your full initial investment, less any previous withdrawals and premium taxes, should you surrender your policy.
- **Market Value Adjustment Rider-** Any partial withdrawal or full surrender in excess of any applicable penalty-free withdrawal within the withdrawal charge period will be subject to a Market Value Adjustment (MVA). The MVA may be positive or negative depending on interest rate environment, per the formula described in the contract.

Additional Features

- **RMD Friendly Contract** - If the contract is qualified, a withdrawal charge (and MVA, if applicable) will not apply to amounts distributed as RMDs.
- **Confinement Waiver** - Withdrawal charges (and MVA, if applicable) will be waived if the owner is confined to a skilled nursing facility, intermediate nursing facility or hospital, if the confinement begins while the contract is in force and has lasted at least 90 consecutive days.
- **Terminal Illness Waiver** - Withdrawal charges (and MVA, if applicable) will be waived for one full or partial withdrawal, if, after the issue date the owner is diagnosed with a terminal illness that is expected to result in death within one year.

*Tax deferral feature may not be available if owner is not a natural person. Any discussion of taxes is for general information only based on our interpretation of current tax laws. Please consult your legal or tax advisor regarding tax consequences of owning this annuity contract.

**Withdrawals are subject to regular income tax and, if taken before age 59 1/2, may be subject to a 10% IRS penalty.

Advantage of Annuities

Tax-Deferred Accumulation*

Under current federal tax law, you generally don't pay taxes on your earnings until you draw on your annuity, which can help your money grow faster than a taxable account.

Flexible Income Options

Upon maturity of your Select Choice Plus Annuity, you can choose to receive income payments:

- Throughout your lifetime
- Or a designated period of time

Avoid Probate

If you are the owner and die before the maturity date, your named beneficiaries will receive the full contract value, with no withdrawal charges (or MVA, if applicable), typically without the delay and expense associated with probate. Special rules apply if your spouse is co-owner.

Access to Your Money**

You have access to all or part of your accumulated annuity value at any time. Withdrawals made during the withdrawal charge period are subject to withdrawal charges (and MVA, if applicable). The withdrawal charge period will match the length of the Initial Interest Rate Guarantee Period chosen.

Withdrawal Charge Schedule (Non-MVA Plan)

Contract Year	1	2	3	4	5	6	7
7 Year Plan	9%	8%	7%	6%	5%	4%	3%
5 Year Plan	9%	8%	7%	6%	5%		
4 Year Plan	9%	8%	7%	6%			
3 Year Plan	9%	8%	7%				

Withdrawal Charge Schedule (MVA Plan)

Contract Year	1	2	3	4	5	6	7
7 Year Plan	7%	6%	5%	4%	3%	2%	1%
5 Year Plan	7%	6%	5%	4%	3%		
4 Year Plan	7%	6%	5%	4%			
3 Year Plan	7%	6%	5%				