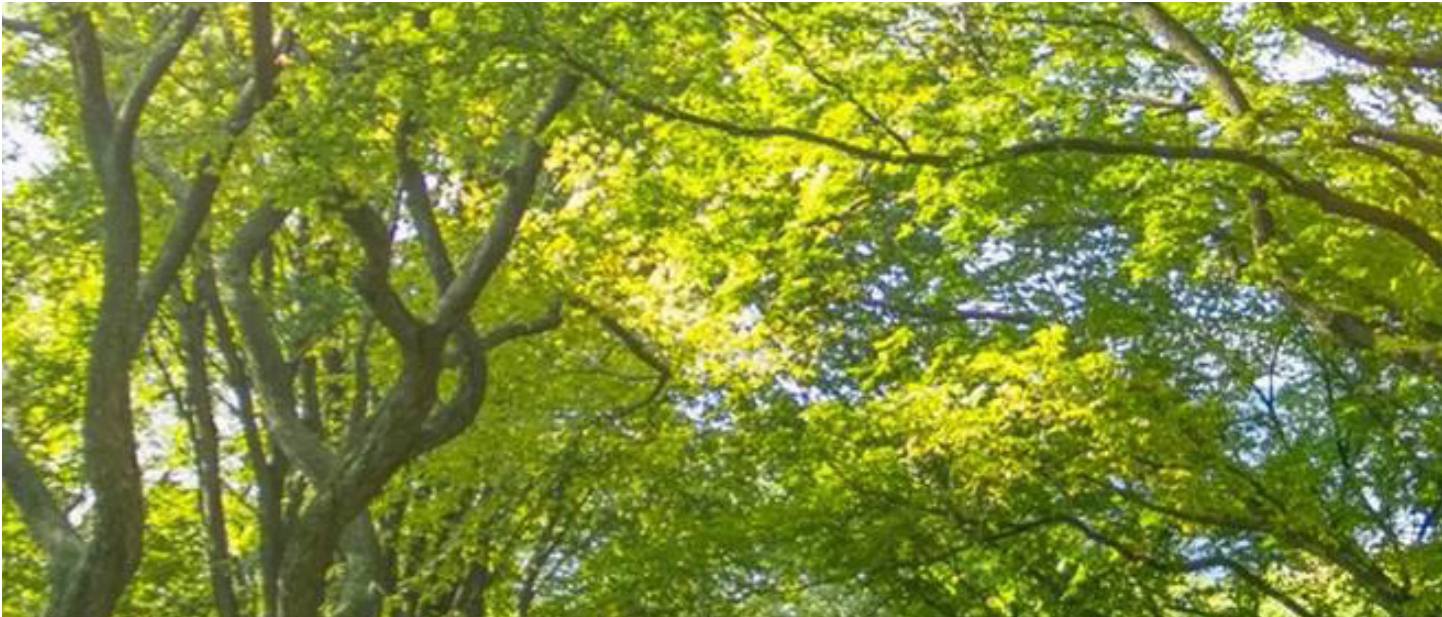


PROSPERITY

LIFE GROUP®



Legacy Solution® - New York

One Step To Security

Issued by SBLI USA Life Insurance Company, Inc.,
a member of Prosperity Life Group

NOT A DEPOSIT	NOT FDIC INSURED	NOT GUARANTEED BY ANY FEDERAL GOVERNMENT AGENCY	NOT GUARANTEED BY THE BANK	MAY LOSE VALUE
------------------	---------------------	--	-------------------------------	-------------------



Legacy Solution[®]

Single Premium Universal Life Insurance

Family Protection for Life

You have worked hard to build your estate and take care of your family and now is the time to start thinking about leaving a Legacy. By reallocating part of your investments into a Legacy Solution[®] – Single Premium Universal Life Policy, you can automatically increase the size of your estate and maximize the money you plan on leaving to your loved ones. Your designated beneficiary will receive a guaranteed death benefit that is generally income tax free.

Legacy Solution may be right for you if:

- You are concerned about market fluctuations
- You want to increase the size of the inheritance
- You want to increase the amount of money transferred to your heirs
- You want your heirs to receive an income tax-free death benefit
- You want to avoid a medical exam in obtaining life insurance

Legacy Solution At-A-Glance

Insured Issue Ages: 50 – 80

Single Premium: Minimum - \$15,000; Maximum varies by age

Simplified Issue: No medical exam⁽¹⁾

Guaranteed Minimum Interest Rate: 3.5%

Withdrawal Charge Period: 9 years (charges shown in chart below)

Policy Year	1	2	3	4	5	6	7	8	9	10+
Percentage	7%	7%	7%	6%	5%	4%	3%	2%	1%	0%

Other Features

Return of Premium

You are guaranteed to receive no less than your single premium (less any applicable premium taxes) amount if you surrender this policy prior to maturity as long as you have not taken a loan or partial withdrawal.

Loans and Withdrawals⁽²⁾

While the policy is intended to be long term, you can access the cash value through loans and withdrawals if a need arises. Withdrawal charges apply in the first 9 years. After the first year, you may withdraw up to 10% of the contract fund without incurring a withdrawal charge (only applies to the first withdrawal in each year).

Accelerated Death Benefit⁽³⁾

The Accelerated Death Benefit can provide financial assistance to the policyholder if the insured is diagnosed with a terminal illness.

1 - A "Yes" answer to any of the medical questions will result in a declination. MIB, prescription check, height and weight information will also be a factor in the final underwriting decision. Other product options may be available if ineligible.

2 - Surrenders of, withdrawals from, and loans against a policy will reduce the death benefit and cash value by reducing the Amount of Insurance and Contract Fund. Loans accrue interest and, if they exceed the policy's loan value, can cause the policy to lapse. Each method of accessing your policy's cash value has advantages and disadvantages and is subject to different tax consequences. See Tax Information section.

3 - 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.

Let's take a look at how Legacy Solution can help you increase the size of your estate.

Linda wants to leave a legacy to her grandchildren. She is a 65 year old nonsmoker in good health. She has put aside \$50,000 that she does not need for income, which she intends to leave to them.

Linda's goal is to:

- Increase the legacy she leaves to her grandchildren
- Defer taxes on current investments
- Control the policy in case her needs change

The chart below shows what the death benefit and contract fund values would be for Linda's \$50,000 investment.

Premium	End of year	Contract Fund	Cash Value [†]	Amount of Insurance	Death Benefit ⁽⁴⁾
\$50,000	1	\$51,213.31	\$50,000.00	\$90,734.22	\$110,714.50
	5	\$56,244.87	\$53,707.45	\$90,734.22	\$109,653.95
	10	\$62,698.44	\$62,698.44	\$90,734.22	\$108,181.04
	20	\$73,823.07	\$73,823.07	\$90,734.22	\$103,812.93
	Age 95	\$80,156.42	\$80,156.42	\$90,734.22	\$90,734.22

[†]The Cash Value is the Contract Fund less the withdrawal charge in the first 9 years.

Contract Fund

One of the benefits of Legacy Solution is that your initial premium continues to work for you. If Linda's needs change and she desires to surrender the policy, she would receive no less than her premium paid (less any applicable premium taxes) as long as she has not taken any loans or withdrawals. Linda purchases the policy for a premium of \$50,000. Based on the guarantees in the contract, her contract fund continues to grow tax deferred so that at age 95 she has a guaranteed contract fund value of \$80,156.

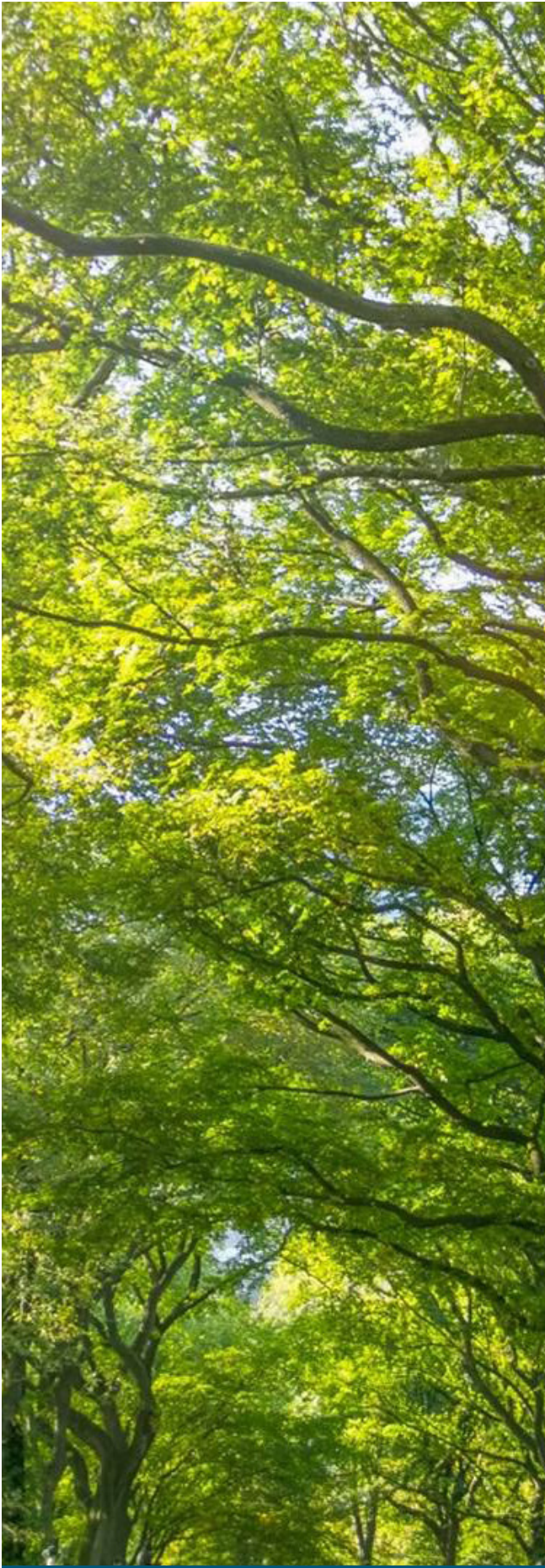
Death Benefit⁽⁴⁾

One of Legacy Solution's most important features is the death benefit that will be paid to Linda's grandchildren, generally income tax free. Linda's initial investment of \$50,000 immediately grows to a death benefit that is guaranteed to be no less than the Amount of Insurance, which, assuming no withdrawals have been taken, is \$90,734.22. In the first 20 years of Linda's policy, the death benefit is even higher than the Amount of Insurance due to the requirements of Internal Revenue Code Section 7702. For example, the guaranteed death benefit should Linda die in Year 1 is \$110,714.50.

Tax Information

Because it is single premium, Legacy Solution is treated as a Modified Endowment Contract (MEC) under the Internal Revenue Code. This does not affect the death benefit, but does impact surrenders, withdrawals, and loans. Any gain on the policy is normally included in taxable income at the time of receipt, and a 10% tax penalty applies to the taxable portion of any surrender, withdrawal, or loan if taken before the policyowner is 59 ½, unless totally disabled as defined in the Internal Revenue Code. This information is intended to be accurate based on S.USA's general understanding of current tax law. Neither S.USA or its agents give tax advice. Please consult your tax advisor as to these and other tax implications before purchasing your policy.

4 - Values shown are for a 65-year old, female, non-smoker, \$50,000 single premium. Values will vary based on age, sex, and smoking class. The death benefit is the greater of (i) the Amount of Insurance or (ii) the Contract Fund before deduction of any monthly charges due on that date, multiplied by an Attained Age factor shown in the policy, less any outstanding loans. A death benefit is not available if, prior to death, the policy has matured, was surrendered, or indebtedness from policy loans exceeded the policy's loan value. In the first two years, a suicide exclusion applies and the policy is contestable for material misrepresentation.



It's easy to apply!

- Fill out a simple application
- Get a quick decision on your application
- No medical exam required - just answer a few health questions

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

From an Insurance Company You Know and Trust

This is a summary only. The policy contains conditions, terms, limitations and exclusions. Monthly fees and charges apply and are deducted from the Contract Fund. Contact an agent or review the contract for full details.

Prosperity Life Group is a marketing name for products and services provided by a group of affiliated companies. Legacy Solution is issued in New York by SBLI USA Life Insurance Company, Inc. (New York, NY), form # SPLPENY19. All guarantees are subject to the financial strength and claims-paying ability of the issuing company. SBLI USA Life Insurance Company, Inc. is not affiliated with The Savings Bank Mutual Life Insurance Company of Massachusetts or The Savings Bank Life Insurance Company of Connecticut.

Let life flourish.SM

SBLI USA Life Insurance Company, Inc.
100 W. 33rd Street Suite 1007
New York, NY 10001-2914
1-877-SBLI-USA (1-877-725-4872)
www.prosperitylife.com
© Prosperity Life Group, Roanoke, VA

NOT A DEPOSIT	NOT FDIC INSURED	NOT GUARANTEED BY ANY FEDERAL GOVERNMENT AGENCY	NOT GUARANTEED BY THE BANK	MAY LOSE VALUE
---------------	------------------	---	----------------------------	----------------