



### SENIORLIFE FEATURES:

- ✓ Available to men and women ages 50 to 75
- ✓ Guaranteed acceptance - no health questions or medical exam
- ✓ Limited death benefit during first two years of coverage\*
- ✓ Cash value that accumulates tax-deferred\*\*
- ✓ A guaranteed premium that never goes up
- ✓ 30-day money-back guarantee

### SENIORLIFE BENEFITS:

- ✓ Permanent protection that lasts a lifetime
- ✓ Guaranteed acceptance means coverage you can count on
- ✓ Guaranteed premiums mean predictable life insurance costs
- ✓ Over time, the policy generally builds up a cash value on a tax-deferred basis\*\*
- ✓ Cash value may be borrowed against at any time, for any reason\*\*\*

\*During the first year of coverage, the death benefit is 10% of the coverage amount; during the second year, the death benefit is 25% of the coverage amount; full benefits thereafter. In the event of accidental death, full death benefit will be paid from start of coverage. The benefit paid in the event of suicide during the first two policy years may be limited to premiums paid less any loan balance. Subject to a total coverage limit of \$25,000.

\*\*Not intended as tax advice. Please consult your tax advisor for possible tax consequences.

\*\*\*Loans against the policy will reduce the death benefit amount by the sum owed.

†Previously sold insurance under Savings Bank Life Insurance Fund, SBLI Mutual Life Insurance Company of New York, and SBLI USA Mutual Life Insurance Company, Inc.

## 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.

By logging into the 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

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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For latest rating, access [www.ambest.com](http://www.ambest.com)  
Ratings pertain to the financial strength of SBLI USA and do not apply to the safety and performance of the underlying investment. Any guarantees are subject to the financial strength of SBLI USA.

**SBLI USA Life Insurance Company, Inc.**  
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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# SRLSPENY19  
Form# S-BROSRLNY19 1-2020

# SeniorLife

Simple, Affordable  
& Guaranteed



*For the People  
Who Make  
America Work®*



## SeniorLife Insurance

A PLAN YOU CAN LIVE WITH

A SeniorLife policy provides you peace of mind knowing that your loved ones will not be burdened with the added expenses of the funeral and burial costs. According to a survey from the National Funeral Directors Association, the national median cost of a funeral in 2012 was \$7,045. Social Security provides a one-time payment of approximately \$255 to eligible survivors which means the remaining expenses will have to be paid from the estate or by the family. A SeniorLife policy from SBLL USA Life Insurance Company, Inc. can help relieve your family of some of this expense, allowing them to deal with the loss. That's why many thousands of men and women over the age of 50 have wisely turned to the SeniorLife Plan.

### It's Guaranteed!

There are no health questions and no physical exams. The coverage you select will be issued to you at rates based on your current age (as long as you are between the ages of 50-75).

To make this possible, this policy pays reduced benefits for any natural cause of death during the first two years, but pays the full benefit from the first day for accidental death.\*

After two years, the full benefit you select will be paid for any cause of death.

### Rates Never Go Up

COVERAGE NEVER GOES DOWN

The monthly rate, which is based on your current age, will not increase as you grow older as it does with some other types of insurance. What's more, the amount of coverage you select will remain fixed at that level for as long as you wish to keep your policy in force. And that can be for the rest of your life.

## Any Questions?

**Q. Is a physical exam required for this insurance?**

A. No. Your acceptance is guaranteed regardless of your past or current health, as long as you are between the ages of 50-75.

**Q. Will the monthly rate go up as I get older?**

A. No, it won't. Once you lock in your rate when you apply, it stays fixed at that level for as long as you keep your insurance in force. And that can be for the rest of your life.

## MONTHLY PREMIUM

Age	MALE				FEMALE			
	\$5,000	\$10,000	\$15,000	\$20,000	\$5,000	\$10,000	\$15,000	\$20,000
50	\$23.59	\$36.31	\$54.47	\$72.63	\$20.37	\$29.96	\$44.94	\$59.92
51	\$24.28	\$37.70	\$56.56	\$75.41	\$20.81	\$30.84	\$46.27	\$61.69
52	\$24.96	\$39.10	\$58.64	\$78.19	\$21.25	\$31.72	\$47.58	\$63.44
53	\$25.64	\$40.49	\$60.73	\$80.97	\$21.69	\$32.59	\$48.89	\$65.19
54	\$26.32	\$41.88	\$62.82	\$83.76	\$22.12	\$33.48	\$50.22	\$66.96
55	\$27.01	\$43.27	\$64.90	\$86.54	\$22.56	\$34.35	\$51.53	\$68.71
56	\$27.69	\$44.66	\$66.99	\$89.32	\$23.00	\$35.24	\$52.85	\$70.47
57	\$28.37	\$46.05	\$69.08	\$92.10	\$23.44	\$36.11	\$54.17	\$72.22
58	\$29.23	\$47.73	\$71.60	\$95.46	\$24.02	\$37.77	\$56.65	\$75.53
59	\$30.09	\$49.41	\$74.12	\$98.82	\$24.61	\$39.42	\$59.13	\$78.84
60	\$30.95	\$51.10	\$76.65	\$102.20	\$25.19	\$41.08	\$61.62	\$82.16
61	\$31.81	\$52.78	\$79.17	\$105.56	\$25.77	\$42.74	\$64.10	\$85.47
62	\$32.67	\$54.46	\$81.69	\$108.92	\$26.36	\$44.39	\$66.58	\$88.78
63	\$33.91	\$57.25	\$85.88	\$114.50	\$27.19	\$46.35	\$69.52	\$92.70
64	\$35.14	\$60.03	\$90.05	\$120.07	\$28.02	\$48.30	\$72.45	\$96.60
65	\$36.38	\$62.83	\$94.24	\$125.65	\$28.84	\$50.26	\$75.39	\$100.52
66	\$37.62	\$65.61	\$98.41	\$131.22	\$29.68	\$52.21	\$78.32	\$104.42
67	\$38.86	\$68.40	\$102.60	\$136.80	\$30.51	\$54.17	\$81.26	\$108.34
68	\$40.58	\$72.99	\$109.49	\$145.99	\$31.67	\$57.19	\$85.79	\$114.38
69	\$42.29	\$77.59	\$116.38	\$155.17	\$32.83	\$60.21	\$90.31	\$120.42
70	\$44.01	\$82.17	\$123.26	\$164.34	\$33.99	\$63.22	\$94.83	\$126.44
71	\$45.73	\$86.77	\$130.15	\$173.53	\$35.15	\$66.24	\$99.36	\$132.48
72	\$47.45	\$91.36	\$137.04	\$182.72	\$36.32	\$69.26	\$103.88	\$138.51
73	\$51.11	\$99.53	\$149.30	\$199.06	\$39.22	\$75.63	\$113.44	\$151.25
74	\$54.77	\$107.71	\$161.57	\$215.43	\$42.13	\$82.00	\$122.99	\$163.99
75	\$58.43	\$115.89	\$173.83	\$231.77	\$45.03	\$88.38	\$132.56	\$176.75