

## Select Choice<sup>®</sup> Fact Sheet

Single Premium Deferred Annuity issued by SBLI USA

### Product Description

Single Premium Deferred Annuity (SPDA)

<b>PRODUCT OPTIONS</b>	<b>All options have the choice of a 5 or 7 year initial guarantee period</b>							
	Select Choice 1	Base Benefits						
	Select Choice 2	Base Benefits Plus Guaranteed Return of Premium (ROP) Feature - at least the full initial investment, less any previous withdrawals and applicable premium taxes, will be available should the contract be surrendered.						
	Select Choice 3	Base Benefits Plus Penalty Free Withdrawal (PFW) Feature - In each year after the first, we will waive the withdrawal charge and MVA on the amount of one withdrawal per year up to 10% of the Accumulation Value, or in the case of terminal illness or hospital or nursing home confinement provided certain conditions are met. Free withdrawals are also available for qualifying SEPP or RMD withdrawals. Subject to limitations on the total amount that may qualify for a waiver annually.						
	Select Choice 4	Base Benefits plus the ROP and PFW Features						
<b>ISSUE AGES</b>	0 to 85 (18 to 85 Qualified)							
<b>SINGLE PREMIUM</b>	Non-Qualified: \$5,000 - \$5,000,000 Qualified: \$2,000 - \$5,000,000 (All Amounts over \$200,000 require prior Company approval)							
<b>EXPIRATION AGE</b>	The contract matures at Annuitant's age 100. An earlier date may be selected any time after the first contract year.							
<b>MARKET VALUE ADJUSTMENT (MVA)</b>	Subject to the exceptions stated in the contract, an MVA will be applied if part or all of the Accumulation Value is withdrawn. The MVA can be positive or negative.							
<b>WITHDRAWAL CHARGE SCHEDULE</b>	<b>Initial Guarantee Period Year</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>
	5 Year Plan	7%	6%	5%	4%	3%		
	7 Year Plan	7%	6%	5%	4%	3%	2%	1%
	<b>Subsequent Guarantee Period Year</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>		
	All Plans	5%	4%	3%	2%	1%		
<b>WINDOW PERIOD</b>	There is a 30-day window prior to the end of each guarantee period during which the owner may request a partial withdrawal, full surrender or elect an income option without incurring a Withdrawal Charge or MVA.							

Refer to the policy for applicable exclusions and limitations. Withdrawals are subject to tax and, if taken prior to age 59 ½, may be subject to a 10% IRS penalty. Neither Prosperity Life Group nor its member companies provides tax advice. You should be advised to consult your tax or legal professional for tax information.

Product issued in New York by SBLI USA Life Insurance Company, Inc. (Form #'s SPAPSENY15, SPBPSENY16, SPRPSENY16, SPWPSENY16), and in other states by S.USA Life Insurance Company, Inc. (Newark, NJ) (Policy Form #'s ICC16SPAPUECS16, ICC16SPAPUECS16, ICC16ROPRUECS16, ICC16SPAPUECS16, ICC16PFWUECS16, ICC16SPAPUECS16, ICC16ROPRUECS16, ICC16PFWUECS16 and state specific versions), members of Prosperity Life Group. Not available in all states; features may vary by state. Within the state of New York, only SBLI USA Life Insurance Company, Inc. is licensed and its products issued. All guarantees are subject to the financial strength and claims-paying ability of the issuing company