

Select Choice[®]

Single Premium Deferred Annuity

New York

3, 5, and 7 Year Periods



PROSPERITY
LIFE GROUP[®]

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Issued by SBLI USA Life Insurance Company, Inc.,
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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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Select Choice®

Single Premium Deferred Annuity

A Name You Can Trust For Life®

SBLI USA's Select Choice® is a long-term savings solution that provides a competitive tax-deferred return on your money. It offers a choice of a 3, 5, or 7 year Initial Guarantee Period and 4 options to choose from, providing you with the flexibility you desire and the ability to assist you in achieving your retirement goals.

Product Highlights

- **Issue Ages:**
 - **Non-Qualified:** 0-85
 - **Qualified:** 18-85
- **Minimum Premium:** \$5,000
- **Maximum Premium:** \$5,000,000 (premiums that exceed \$1,000,000 must be pre-approved by the Home Office)
- **Guaranteed Minimum Interest Rate:** 1.00%
- **Maturity Age:** 100
- **Initial Guarantee Period:** 3, 5, or 7 years
- **Subsequent Guarantee Period:** 5 years
- **Window Period:** During the last 30 days of a guarantee period, you may take a partial withdrawal or surrender the contract and incur no withdrawal charges or MVA. If you take no action during the window, the contract will automatically renew and begin a new 5 year Subsequent Guarantee Period which includes withdrawals charges and a market value adjustment (MVA).
- **Death Benefit:** You will receive the full accumulation value as a death benefit. No withdrawal charges or MVA will be assessed.

• **Withdrawal Charges:**

Guarantee Period	Withdrawal Charge Schedule						
	Year						
Initial:	1	2	3	4	5	6	7
3 Year Period	7%	6%	5%				
5 Year Period	7%	6%	5%	4%	3%		
7 Year Period	7%	6%	5%	4%	3%	2%	1%
Subsequent:	1	2	3	4	5		
All Periods	5%	4%	3%	2%	1%		

Advantages of Select Choice

- **RMD Friendly:** No withdrawal charges or MVA will be assessed on RMDs regardless of which option you choose.
- **Tax-Deferred Savings:** Under current federal tax law, you pay no taxes on your earnings until you take withdrawals from your annuity¹, which can help grow money faster than a taxable account.
- **Flexible Income Options upon Annuitization:** Upon maturity of your contract you can choose to receive an income. Multiple payment options exist: please check the contract for details.
- **Avoid Probate:** The death benefit will pass outside of probate so your beneficiary(ies) will not experience the delay and expense associated with probate.

¹ Exceptions may apply if owner is a non-natural person. Early withdrawals may be subject to regular income tax and, if taken before age 59½, may be subject to a 10% IRS penalty. Any discussion of taxes is for general information only based on our understanding and interpretation of current tax laws. Please consult your legal or tax advisor as appropriate.

Select Choice® Has 4 Options to Choose From

Each option has a unique feature designed to assist you in meeting your retirement goals. Choose from:

OPTION	DETAILS*
1 (BASE CONTRACT)	<ul style="list-style-type: none">• Base contract offering the highest interest rate among the Select Choice options.
2 (BASE + ROP)	<ul style="list-style-type: none">• Combines the base contract with a guaranteed Return of Premium (ROP) feature.• You will receive at least your full initial contribution, less any previous withdrawals and premium taxes, should you surrender your contract.
3 (BASE + PFW)	<ul style="list-style-type: none">• Combines the base contract with a Penalty Free Withdrawal (PFW) feature.• After the first contract year, we will waive the withdrawal charge and the MVA on the first withdrawal per year up to 10% of the accumulation value determined on the most recent contract anniversary date.• Withdrawal charges and MVA will be waived for terminal illness, hospital or nursing home confinement provided certain conditions are met. Subject to the terms of the contract.
4 (BASE + ROP + PFW)	<ul style="list-style-type: none">• Combines the base contract with Return of Premium (ROP) and Penalty Free Withdrawal (PFW) features.

*Interest rates vary among the different options. Consult your financial professional for details.

Customer Portal

Our goal is to make doing business with us as convenient as possible. Our Customer Portal was developed keeping your convenience in mind.

Using our Customer Portal you can access valuable policy information, complete certain administrative tasks online, and much more!

Once your contract has been issued:

1. Visit prosperitylife.com
2. Click on Customer Portal
3. Complete your registration to access information such as current contract values, interest rates, and correspondence from Prosperity Life Group

From an Insurance Company You Know and Trust

SBLI USA has been doing business in New York for over 75 years.² It's a company you can trust to be there for you to provide the excellent service you expect and deserve.

This brochure provides an overview of the key features of Select Choice® Single Premium Deferred Annuity, available in New York only, and does not tell you everything you need to know, including all conditions, terms, limitations, and exclusions in the policy. Review the contract and related disclosures for full details. A financial professional can help you understand how this contract works, including by providing you a projection of the effects of various interest-crediting rates on your contract.

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www.prosperitylife.com



Rating as of date of publication. For latest rating, see www.ambest.com.

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²Previously sold insurance under Savings Bank Life Insurance, SBLI Mutual Life Insurance Company of New York, Inc. and SBLI USA Mutual Life Insurance Company, Inc.