

## 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.

Using our 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

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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New York, NY 10001-2914  
1-877-SBLI-USA (1-877-725-4872)  
[sbliusa.com](http://sbliusa.com)

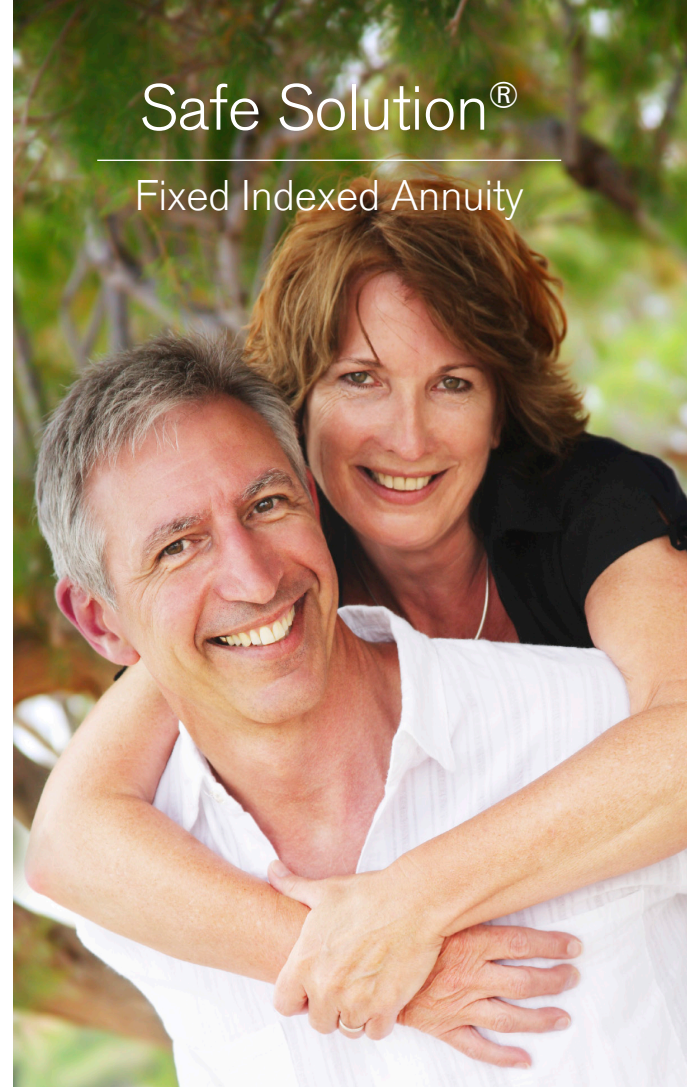
Policies have exclusions, limitations, reductions of benefits, and terms for keeping them in force. Any discussion of taxes is for general information only and should not be considered as legal or tax advice. You should consult your legal, tax, and accounting advisors as appropriate.

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 #FIAPSENY16  
Form #S-BROFIAENY17

†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.



# Safe Solution<sup>®</sup>

## Fixed Indexed Annuity

*For the People  
Who Make  
America Work<sup>®</sup>*

**SBLI USA**<sup>®</sup>  
LIFE INSURANCE SINCE 1939

## Safe Solution® Annuity

Safe Solution offers a unique combination of features that are designed to help you meet your retirement goals. It offers the opportunity to accumulate interest based on a choice of indexes while your account is protected by a guaranteed minimum interest rate of 1%.

### Grows Tax Deferred

Under current federal income tax law, any interest earned in your Safe Solution Fixed Indexed Annuity is tax deferred. You don't have to pay any taxes on the gain in your contract until you begin receiving money from your policy. Any withdrawals are taxed as ordinary income and if taken prior to 59<sup>1/2</sup> may be subject to a 10% penalty.

### Choose Your Account

Safe Solution offers you the choice of interest crediting accounts. You also get the ability to determine how much you wish to allocate to each account and can change your options on each policy anniversary. You can choose from one of three accounts:

1. 1-Year Fixed Account where interest is earned at a fixed rate declared annually and credited daily
2. 1 Year Point-to-Point Indexed Account with base crediting rate (equal to at least the Lifetime Guaranteed Minimum Interest Rate) plus an indexed rate based on S&P 500® performance over the past contract year, subject to a declared cap and a floor of 0%\*
3. 1 Year Performance Triggered Account with base crediting rate (equal to at least the Lifetime Guaranteed Minimum Interest Rate) plus a specified rate if S&P 500® performance is positive over the past contract year

## Safe Solution® Features

- The opportunity to select from a fixed account or two indexed strategies
- Indexed strategies have the potential to earn additional interest based on gains in the S&P 500® over a contract year
- Guaranteed minimum interest rate of 1%
- Income you cannot outlive
- 10% penalty-free withdrawal annually\*\*
- Choice of a 5 or 7 year early withdrawal charge period

### Flexible Income Options

Upon maturity of your Safe Solution Annuity, the annuitant can choose to receive income payments:

- Throughout their Lifetime or
- For a designated period of time

### Who Can Apply?

Safe Solution is available to individuals up to age 85 (18 to 85 Qualified). This single premium annuity has a minimum premium of \$5,000 (\$2,000 Qualified). The maximum premium allowed without prior company approval is \$200,000.



## 10% Penalty Free Withdrawal

Up to 10% of the Accumulation Value as of the end of the prior Contract Year can be withdrawn penalty-free (without incurring a withdrawal charge) each year.\*\*

### Avoid Probate

With Safe Solution, if the owner dies prior to the maturity date, the full value of the annuity is paid directly to the designated beneficiaries, with no withdrawal charges, and none of the delay and expense associated with probate.

### Access to Your Money\*\*\*

You have access to all or part of your accumulated annuity value at any time. Withdrawals may be subject to withdrawal charges.

Plan	Withdrawal Charge Schedule							
	Policy Year							
	1	2	3	4	5	6	7	8+
Safe Solution 5	9%	8%	7%	6%	5%	0%	0%	0%
Safe Solution 7	9%	8%	7%	6%	5%	4%	3%	0%

\*S&P 500® is a trademark of Standard & Poor's Financial Services LLC, a division of S&P Global and has been licensed for use by SBLI USA Life Insurance Company, Inc. SBLI's products are not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing this product.

\*\* Applies to the first withdrawal taken each year only; unused portion cannot be carried over. In year 1, this applies to the first withdrawal, up to 10% of the paid premium.

\*\*\* Withdrawals may be taxable transactions and prior to age 59 1/2 may be subject to a 10% IRS penalty. Withdrawals must be at least \$500 and are subject to a minimum balance. See your contract for details.

Daily interest will be credited for the period between the date the premium is received and the date the contract is issued based on 1.5% annual effective interest rate. Guarantees are based on the financial strength and claims paying ability of SBLI USA.