

Safe Solution[®]

Fixed Indexed Annuity issued by SBLI USA

Product Description

Safe Solution offers a unique combination of features that are designed to help you meet your retirement goals. It provides an opportunity for potential interest growth based on changes to the S&P 500[®].

INTEREST CREDITING OPTIONS	<ul style="list-style-type: none"> • Fixed Interest Account • 1 Year Point-to-Point Indexed Account with base interest rate (equal to at least the Guaranteed Minimum Interest Rate) plus a capped indexed rate based on positive S&P 500[®] performance over the indexed term • Annual Performance Triggered Indexed Account with base interest rate (equal to at least the Guaranteed Minimum Interest Rate) plus a specified fixed rate if S&P 500[®] performance is positive over the indexed term 									
ISSUE AGES	0 to 85 (18 to 85 Qualified)									
EXPIRATION AGE	The contract matures at Annuitant's age 100. An earlier date may be selected any time after the first contract year.									
FUND ALLOCATIONS	<ul style="list-style-type: none"> • There is no minimum amount that may be allocated to a fixed or indexed account. • Allocations to the fixed or the indexed accounts must be in whole percentages and must total 100%. • If the owner plans to make withdrawals during the year, the amount of the expected withdrawal should be allocated to the fixed account, since amounts withdrawn from an indexed account will not earn indexed interest other than the base indexed rate. This is the default unless specified otherwise. 									
WITHDRAWAL CHARGE SCHEDULE	Plan	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8+	
	5 Year Plan	9%	8%	7%	6%	5%	0%	0%	0%	
	7 Year Plan	9%	8%	7%	6%	5%	4%	3%	0%	
10% PENALTY FREE WITHDRAWAL	The first withdrawal in any year, up to 10% of the Accumulation Value (10% of the single premium in year one) is not subject to a withdrawal charge.									
DEATH BENEFIT	The Death Benefit is the Accumulation Value plus interest from date of death with no withdrawal charge.									

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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.

This is a summary only. Refer to the policy for applicable terms, conditions, 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 any of its member companies provides tax advice. You should consult your tax or legal professional for such information.

Product issued in New York by SBLI USA Life Insurance Company, Inc. (New York, NY) (Safe Solution[®], Policy Form # FIAPSENY16), a member of Prosperity Life Group. All guarantees are subject to the financial strength and claims-paying ability of the issuing company.