

The Whole Life Insurance policy from SBLI USA Life Insurance Company, Inc. provides guaranteed protection and cash value accumulation for policyholders, ensuring financial support for families in the event of the insured's death. The policy offers level premiums for the insured's lifetime, provided premiums are paid as required, and allows for cash value growth on a tax-deferred basis, which can be accessed after the first policy year for various needs, such as retirement income or emergencies. Coverage is available for individuals aged 0-80, with minimum coverage amounts starting at \$15,000. Death benefits are generally paid out income tax-free to beneficiaries, and policyholders can access up to 50% of the death benefit if diagnosed with a terminal illness. Premiums can be paid annually, semi-annually, quarterly, or monthly, with more frequent payments resulting in higher costs. The policy includes optional riders such as Waiver of Premium for total disability, Accidental Death Benefit providing additional coverage in case of accidental death, and 10-Year Term Coverage for supplemental protection. Additionally, a Children's Term Coverage rider is available for children aged 15 days to 18 years. The policy contains exclusions, limitations, and terms for maintaining coverage, and it is important to consult legal and tax advisors regarding any tax implications. The policy is not a deposit, may lose value, and is not insured by the FDIC or any federal agency. For more information, policyholders can access the Customer Center online or contact the company directly.