

## PrimeTerm to 100<sup>SM</sup> - At A Glance†

### PrimeTerm to 100 Features:

- ✓ Available for ages 40 to 80
- ✓ Coverage amounts from \$5,000 to \$30,000
- ✓ Cash value that accumulates tax-deferred
- ✓ Premiums are guaranteed never to increase
- ✓ Simple application process
- ✓ No medical exams - insurability is based on answers to three medical questions, MIB and prescription history

### PrimeTerm to 100 Benefits:

- ✓ Protection to age 100
- ✓ Affordable protection
- ✓ Death benefits generally pass on income tax-free to your beneficiaries
- ✓ Accelerated Death Benefit (not available in CA)

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S.USA is a company you can trust to be there for you to provide the excellent service you expect and deserve.

## Customer Center

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Our Customer Center was developed keeping the policyholder's convenience in mind.

Using our Customer Center at [www.prosperitylife.com](http://www.prosperitylife.com) you can:

- Access policy information and forms anytime
- Get answers to frequently asked questions
- Notify us of a claim
- Make a premium payment

† This is a summary only. Policies have exclusions, limitations, reductions of benefits and terms for keeping them in force, including two-year contestability and up to two-year suicide exclusion. State variations apply. Contact your agent or review the policy for complete costs and details. S.USA does not provide tax or legal advice. Legal or tax implications should be discussed with your legal or tax advisor.

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## PrimeTerm to 100<sup>SM</sup>

Coverage you need for the  
ones you love...

Issued by S.USA Life Insurance Company, Inc.,  
a member of Prosperity Life Group

## PrimeTerm to 100<sup>SM</sup> Life Insurance

### Helping you keep your promises

PrimeTerm to 100 is a term policy with a 20-year initial term, renewable to age 100. It is a low cost alternative to whole life, designed for individuals who need coverage but may not qualify for traditional life insurance.

### Death Benefits\*

The death benefit is graded in the first three policy years for non-accidental deaths. In Years 4 through 20, the death benefit is equal to the full face amount. Starting in Year 21, the death benefit uniformly decreases each year. See Tables for more details.

| Base Death Benefit* |   |
|---------------------|---|
| <b>Year 1</b>       | <ul style="list-style-type: none"> <li>Return of premium plus 15% interest</li> <li>Full face amount for accidental death</li> </ul>  |
| <b>Year 2</b>       | <ul style="list-style-type: none"> <li>30% of ultimate face amount for issue age 40-74</li> <li>40% of ultimate face amount for issue age 75-80</li> <li>Full face amount for accidental death</li> </ul> |
| <b>Year 3</b>       | <ul style="list-style-type: none"> <li>60% of ultimate face amount for issue age 40-74</li> <li>70% of ultimate face amount for issue age 75-80</li> <li>Full face amount for accidental death</li> </ul> |
| <b>Year 4-20</b>    | <ul style="list-style-type: none"> <li>Full face amount</li> </ul>  |
| <b>Year 21+</b>     | <ul style="list-style-type: none"> <li>Uniformly decreasing each year until policy expiration at age 100, to 5% of the face amount in the year preceding expiration</li> </ul>                            |

| Sample Death Benefit <sup>1</sup><br>Male Age 65 Face Amount \$20,000<br>Annual Premium \$1,758.40 |              |                |      |              |                 |
|--|--------------|----------------|------|--------------|-----------------|
| Year   | Attained Age | Death Benefit* | Year | Attained Age | Death Benefit** |
| 1  | 65           | \$2,022        | 21   | 86           | \$18,680        |
| 2  | 66           | \$6,000        | 22   | 87           | \$17,340        |
| 3  | 67           | \$12,000       | 23   | 88           | \$16,020        |
| 4  | 68           | \$20,000       | 24   | 89           | \$14,680        |
| 5  | 69           | \$20,000       | 25   | 90           | \$13,340        |
| 6  | 70           | \$20,000       | 26   | 91           | \$12,020        |
| 7  | 71           | \$20,000       | 27   | 92           | \$10,680        |
| 8  | 72           | \$20,000       | 28   | 93           | \$9,360         |
| 9  | 73           | \$20,000       | 29   | 94           | \$8,020         |
| 10   | 74           | \$20,000       | 30   | 95           | \$6,680         |
| 11   | 75           | \$20,000       | 31   | 96           | \$5,360         |
| 12   | 76           | \$20,000       | 32   | 97           | \$4,020         |
| 13   | 77           | \$20,000       | 33   | 98           | \$2,700         |
| 14   | 78           | \$20,000       | 34   | 99           | \$1,360         |
| 15 to 20   | 79 - 85      | \$20,000       | 35   | 100          | \$1,000         |

<sup>1</sup>The amount shown for Years 1-3 assumes a non-accidental death.

### Features

- Issue ages 40-80
- Coverage amounts \$5,000 - \$30,000
- Guaranteed level premiums
- Tax-deferred growth of cash value
- Death benefits generally pass on income tax-free to your beneficiaries
- Premium payment options: annual, semi-annual, quarterly, or monthly\*\*
- Coverage to age 100, even if your health changes

### Accelerated Death Benefit Feature\*\*\*

Automatically included (not available in CA). Provides access to an advance payment of up to 50% of the death benefit if the insured is diagnosed by a physician to have a terminal illness as defined in the policy.

### Social Security Billing Option

Premiums can be scheduled to be withdrawn to correspond with Social Security Benefit payment dates. Timing premium withdrawal with the deposit of your Social Security Benefits will help ensure premiums are collected when due. You will no longer have to worry about when premium funds will be withdrawn.



### Optional Rider

#### Accidental Death Benefit Rider

This optional rider pays an additional benefit in the event of an accidental death. The amount of coverage will be equal to the full face amount of the base policy. Available issue ages 40-74. Rider expires at age 75.

\*Death benefit payments are reduced by outstanding policy loans (including accrued interest) and unpaid premium due. Loans against the policy accrue interest and may cause the policy to lapse; loans may not be available in the first year.

\*\*Premiums paid more often than annually will cost more than paying them one time per year.

\*\*\*Receipt of accelerated death benefits may affect eligibility for public assistance programs and may be taxable. This benefit is added at no additional cost, but the benefit is discounted because it's an early payment and an administrative fee of up to \$150 is deducted. State variations apply.