

# FAMILY FREEDOM TERM<sup>SM</sup>

## Individual Term Life Insurance

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

### Why Do I Need Family Freedom Term?

One of the greatest joys in life is providing a home for your loved ones. Family Freedom Term is designed for people who have a mortgage or other loan on their home. This policy can help protect your investment, your peace of mind and your family's financial freedom.

### Some things to consider...

Your family means the world to you, and you've promised to take care of them. The last thing you'd want is to leave them with payments they can't afford without you. We often underestimate the expenses associated with a loss, such as:

- **Outstanding Mortgages or Home Equity Loans**
- **Funeral expenses**
- **Legal fees**
- **Medical bills**

By purchasing a Family Freedom Term life insurance policy from S.USA, you can help protect your family's future in the event of your untimely passing.

### Features

- ✓ Available for ages 18 to 75\*
- ✓ Initial level premium periods for 10, 15, 20, 25 or 30 years\*
- ✓ Coverage amounts from \$50,000 to \$500,000\*
- ✓ Easy to apply - instant decision e-application available
- ✓ No medical exam required - eligibility based on height/weight, answers to health questions and certain information obtained from third parties
- ✓ Convertible to a whole life policy until the earlier of the 10th policy anniversary or age 75, even if health changes

### Benefits

- ✓ Death benefits generally paid income-tax free to beneficiaries
- ✓ Ability to accelerate a percentage of the policy's death benefit if the insured is diagnosed with a Terminal Illness, Critical Illness, or Chronic Illness\*\*
- ✓ Optional Accidental Death Benefit Rider provides an additional death benefit of 1x the base policy face amount up to \$250,000 if the insured's death is the result of an accident (available for insured issue ages 18-74, expires at insured age 75)
- ✓ Optional Waiver of Premium Rider waives premiums should the insured become totally disabled (available for insured issue ages 18-55, expires at insured age 65)
- ✓ Optional Child Term Rider provides \$5,000, \$10,000, or \$15,000 in term coverage up to age 21, on the lives of up to 5 eligible (age 15 days - 17 years) children or grandchildren of the insured (available for insured issue ages 18-64)



Face Amount Options	Issue Ages
50K-500K	18 - 45
50K-400K	46 - 55
50K-250K	56 - 65
50K-100K	66 -75

Level Term Options	Issue Ages
10-Year Term	18 - 75
15-Year Term	18 - 70
20-Year Term	18 - 65
25-Year Term	18 - 60
30-Year Term	18 - 55

\* Available Face Amount and Level Term options are dependent on issue age. See above tables. Age references are age as of the last birthday. Premiums are guaranteed to remain level during the initial level term period and may increase annually thereafter.

\*\* Receipt of accelerated death benefits reduces the death benefit and other policy values, may affect eligibility for public assistance programs and may be taxable. Please consult a tax advisor as to tax consequences. There is no separate premium charge for these benefits. However, upon election, the benefit is discounted because it is an early payment and a one-time processing fee of up to \$150 is deducted. Chronic Illness and Critical Illness benefits terminate upon exercise of the Terminal Illness benefit.

This is a brief summary only. The policy and riders have limitations and exclusions (including 2-year contestability period and suicide exclusion), and terms and conditions for keeping them in force. Optional riders require an additional premium charge. Please consult your agent or the policy forms for more details.

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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## From an Insurance Company You Know and Trust

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

### Customer Center

Our 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.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



Prosperity Life Group is a marketing name for Prosperity Group Holdings, LP and its subsidiaries. Family Freedom Term is issued by Prosperity Life Group member company S.USA Life Insurance Company, Inc., Policy Form #s ICC20MTMPUECS20, MTMPUEFL20, MTMPUEDE21 and Rider Form #s ICC20CHIRUECS20, CHIRUEFL20, CHIRUEDE21 (Chronic Illness); ICC20CRIRUECS20, CRIRUEFL20, CRIRUEDE21 (Critical Illness); ICC20TIRRUECS20, TIRRUEFL20, TIRRUEDE21 (Terminal Illness); ICC20CLTRUECS20, CLTRUEFL20, CLTRUEDE21 (Children's Term); ICC20ADBRUECS20\_ATTAINED AGE, ADBRUEFL21\_ATTAINEDAGE, ADBRUECW21\_ATTAINEDAGE (Accidental Death Benefit); ICC16WPDRUECS16, WPDRUEFL18, WPDRUECW18 (Waiver of Premium). Not available in all states; features and benefits may vary by state. Not licensed in all states. Product not available in all states. Features may vary by state. S.USA is solely responsible for its own financial and contractual obligations.

Let life flourish.  SM

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