

## From a Company You Know and Trust

Prosperity Life Group 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** 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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Prosperity Life Group® is a marketing name for products and services provided by certain affiliates of Prosperity Group Holdings, LP. Each company offers a variety of insurance products and is solely responsible for its own financial and contractual obligations. This brochure applies only to contracts issued in NH by SBLI USA Life Insurance Company, Inc. (SBLI USA), Form # ICC16SPAPSECS16 and ICC20SPAPSECS20 (policy form), ICC16PFWRSECS16 and ICC16ROPSECS16 (rider forms), and issued elsewhere where available by S.USA Life Insurance Company, Inc., Form # series SPAPUECS16 and SPAPUECS20 (policy form), PFWRUECS16 and ROPUECS16 (rider forms), and state variations thereof. This brochure does not apply to contracts offered for issue in New York – for contracts issued in New York by SBLI USA, see NY specific brochure. SBLI USA is not affiliated with The Savings Bank Mutual Life Insurance Company of Massachusetts or The Savings Bank Life Insurance Company of Connecticut.

Not available in all states. Features may vary by state. All guarantees are based on the financial strength and claims paying ability of the issuing company.



### **SBLI USA Life Insurance Company, Inc.**

PO Box 12847  
Roanoke, VA 24029  
1-877-SBLI-USA (1-877-725-4872)

### **S.USA Life Insurance Company, Inc.**

PO Box 12847  
Roanoke, VA 24029  
1-866-SUSA-123 (1-866-787-2123)

**www.prosperitylife.com**

Policies have exclusions, limitations, reductions of benefits, and terms for keeping them in force. Contact us or your agent and review the contract for full details.

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Form #C-BROSPAECW18 11-2022

# PROSPERITY

LIFE GROUP®



## Select Choice® Annuity

### 3, 5 & 7 Year Choices

Issued by S.USA Life Insurance Company, Inc.  
and SBLI USA Life Insurance Company, Inc.,  
members of Prosperity Life Group

## Select Choice® Annuity

There is a savings vehicle that offers a competitive tax-deferred return on your money without sacrificing flexibility. It's called Select Choice Annuity.

### Competitive Interest Rates

Select Choice Annuity offers competitive interest rates, with an initial rate guarantee period of 3, 5 or 7 years. After the initial rate guarantee period, you will be offered a competitive renewal rate which can never be less than 1%. The initial rate will be based on the product option(s) selected and rate guarantee period chosen.

### Tax-Deferred Savings

Under current federal tax law, you pay no taxes on your earnings until you draw on your annuity, which can help your money grow faster than a taxable account.\*

### Flexible Income Options

Upon maturity of your Select Choice Annuity, you can choose to receive income payments:

- Throughout your lifetime or
- For a designated period of time and continuing throughout your lifetime.

### Who Can Apply?

Select Choice is available to individuals up to age 85 (18-85, qualified plans). This single premium annuity has a minimum premium of \$5,000 for Non-Qualified and \$2,000 for Qualified money (\$5,000 for Non-Qualified and Qualified in NH). The maximum premium allowed without prior company approval is \$1,000,000.



### Product Options

If you desire, you can add one or both of the following riders:

- **Waiver of Withdrawal Charge/MVA Rider-**  
In each year after the first contract year, withdrawal charges and MVA will be waived on the first withdrawal taken up to 10% of your contract value\*\*
- **Guaranteed Return of Premium Rider-**  
You will receive at least your full initial investment, less any previous withdrawals and premium taxes, should you surrender your policy

### Avoid Probate

If you are the owner/annuitant and die before the maturity date, your named beneficiaries will receive the full contract value, with no withdrawal charges or MVA, typically without the delay and expense associated with probate. Special rules apply if your spouse is co-owner.

### Access to Your Money

You have access to all or part of your accumulated annuity value at any time. Withdrawals are subject to withdrawal charges and a market value adjustment (MVA) unless taken during the 30-day period prior to the end of each guarantee period or otherwise waived. Early withdrawals are subject to taxes.\*\*

	Withdrawal Charge Schedule						
	Policy Year						
Initial Guarantee Period	1	2	3	4	5	6	7
7 Year Plan	7%	6%	5%	4%	3%	2%	1%
5 Year Plan	7%	6%	5%	4%	3%		
3 Year Plan	7%	6%	5%				
Subsequent Guarantee Periods	1	2	3	4	5		
All Plans (5 Years)	5%	4%	3%	2%	1%		



\* Tax deferral feature may not be available if owner is not a natural person. Any discussion of taxes is for general information only based on our understanding and interpretation of current tax laws. Please consult your legal or tax advisor as appropriate.

\*\* Early withdrawals may be subject to regular income tax and, if taken before age 59 1/2, may be subject to a 10% IRS penalty. MVA may be positive or negative. For contracts issued in FL only, if the annuitant is 65 or older on the contract date, withdrawal charges and MVA will no longer apply after 10 years. If the Waiver of Withdrawal Charge or MVA Rider plan is purchased, waiver may also apply in the event of a terminal illness, confinement or for SEPPs depending on your plan - contact your agent for details.