

## From an Insurance 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 at Prosperity Life Group 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

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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Call us for complete costs and details.  
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# PROSPERITY

LIFE GROUP®



## Safe Solution®

### Fixed Indexed Annuity

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

## Safe Solution® Annuity

Safe Solution offers a unique combination of features that are designed to help you meet your retirement goals. It offers the opportunity to accumulate interest, based on a choice of interest crediting accounts, while having protection against down-market losses. Since you are not investing directly in the market, your Accumulation Value will not be reduced in negative years.

### Grows Tax Deferred\*

Under current federal income tax law, any interest earned in your Safe Solution Fixed Indexed Annuity is tax deferred. You don't have to pay any taxes until funds are distributed from your contract. Any withdrawals are taxed as ordinary income and if taken prior to 59<sup>1/2</sup> may be subject to a 10% penalty.

### Choose Your Account

Safe Solution offers you the choice of interest crediting accounts. You also get the ability to determine how much you wish to allocate to each account and can change your options on each policy anniversary. There are three accounts to choose from:

1. Fixed Account where interest is earned at a fixed rate declared annually and credited daily
2. 1-Year Point-to-Point Indexed Account with a capped indexed rate based on positive S&P 500® performance over the contract year
3. Annual Performance Triggered Account with a specified rate that is credited if S&P 500® performance is flat or positive over the past contract year

## Safe Solution® Features

- The opportunity to select from a fixed account or two indexed strategies
- Indexed strategies have the potential to earn interest based on gains in the S&P 500® over a contract year
- Income you cannot outlive
- 10% penalty-free withdrawal annually\*\*
- Choice of a 5, 7 or 9 year withdrawal charge period

### Flexible Income Options

Upon maturity of your Safe Solution Annuity, the owner can choose to receive income payments:

- Throughout their lifetime or
- For a designated period of time

### Who Can Apply?

Safe Solution is available to individuals up to age 85 (18 to 85 Qualified). This single premium annuity has a minimum premium of \$5,000 (\$2,000 Qualified). The maximum premium allowed without prior company approval is \$1,000,000.



## 10% Penalty Free Withdrawal\*\*

Up to 10% of the Accumulation Value as of the end of the prior contract year can be withdrawn penalty-free each year (without incurring a withdrawal charge or, if applicable, a Market Value Adjustment (MVA)).

### Avoid Probate

With Safe Solution, if the owner dies prior to the maturity date, the full value of the annuity is paid directly to the designated beneficiaries, with no withdrawal charges, and none of the delay and expense associated with probate.

### Access to Your Money\*\*

You have access to all or part of your accumulated annuity value at any time. Withdrawals may be subject to withdrawal charges, and a Market Value Adjustment (MVA), if applicable.

		Withdrawal Charge Schedule									
		Policy Year									
Plan		1	2	3	4	5	6	7	8	9	10+
Safe Solution 5		9%	8%	7%	6%	5%	0%	0%	0%	0%	0%
Safe Solution 7		9%	8%	7%	6%	5%	4%	3%	0%	0%	0%
Safe Solution 9		9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

\* Exceptions may apply if the owner is not a natural person. Please consult your tax advisor for information regarding tax implications.

\*\* Applies to the first withdrawal each year only; unused portion cannot be carried over. In Year 1, the penalty-free amount is 10% of the single premium. Withdrawals must be \$500 or more and are subject to a minimum balance. Withdrawals are subject to tax and if taken before age 59 1/2 may be subject to a 10% tax penalty. MVAs may be positive or negative; the formula is described in the contract.

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.