

Now that the grandchildren are here, I can only imagine doing everything I can to make their future as bright as they have made my day.

I purchased a **New Vista Whole Life Insurance** policy so they wouldn't have to worry about final expenses. Now that the planning is done, we can spend time making memories.



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.

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S.USA Life Insurance Company, Inc.
PO Box 12847
Roanoke, VA 24029

1-866 SUSA 123
(1-866-787-2123)
www.prosperitylife.com

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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Rating as of date of publication. For latest rating, see www.ambest.com. Form #U-BROFEXECW23_NV 02-2023

New Vista[®] Whole Life Insurance

Peace of Mind for You and Your Loved Ones



PROSPERITY
 LIFE GROUP[®]

Let life flourish.

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

New Vista[®] Whole Life Insurance

Promises Are Meant to Be Kept

As we experience life and watch events within our families and those of our friends, we recognize the need to prepare for the unexpected – it does happen. The reality of losing a loved one becomes more vivid, and we want to protect our family.

What is Your Promise?

Your family means the world to you, and you've made a promise to take care of them. The last thing you want is to leave them with a financial burden.

We often underestimate the expenses associated with a loss, such as:

- Medical Bills
- Funeral Expenses
- Legal Fees
- Loan Balances

By purchasing a **New Vista Life Insurance Policy** from S.USA, you can help ease your family's burden.

We can help you keep your promise even after you are gone.



Plan	Benefit [†]
Level	<ul style="list-style-type: none"> • The death benefit is equal to the face amount of the policy from the 1st day of coverage.
Graded	<ul style="list-style-type: none"> • During the first year of coverage, the death benefit is equal to 30% of the face amount. • During the second year of coverage, the death benefit is equal to 70% of the face amount. • After the second year of coverage, the death benefit is equal to the face amount of the policy. • In the event of accidental death, full face amount is paid from the first day of coverage.
Modified	<ul style="list-style-type: none"> • During the first year of coverage, the death benefit is equal to 110% of the annual premium (excluding the policy fee). • During the second year of coverage, the death benefit is equal to 231% of the annual premium (excluding the policy fee). • After the second year of coverage, the death benefit is equal to the face amount of the policy. • In the event of accidental death, full face amount is paid from the first day of coverage.

Accelerated Death Benefit Feature*

Should the insured be diagnosed with a terminal illness, the Accelerated Death Benefit allows access to a portion of the policy proceeds at a time when your family may need it most. (This feature is not available in California.)

Keeping Your Promise is Easy

The premium will not increase as the insured grows older – it is guaranteed to remain level for the life of the policy. So long as premiums are paid timely, the death benefit is guaranteed. And that can be for the rest of the insured's life.

Should a need arise earlier, New Vista is an Individual Whole Life Policy with guaranteed cash value that grows over time. The cash value may be borrowed against at any time, for any reason.**

Optional Rider

Accidental Death Benefit (ADB) Rider – This rider pays an additional death benefit in the event the insured dies by accident. The ADB rider benefit equals the base coverage amount so, in essence, if you elect this rider the death benefit is doubled if the cause of death is accidental. This rider expires on the policy anniversary nearest the insured's 75th birthday.



*Receipt of accelerated death benefits may affect eligibility for public assistance programs and may be taxable. There is no separate premium charge for this benefit. However, upon election, the benefit is discounted because it is an early payment and a one-time processing fee of \$150 is deducted.

**Loans accrue interest, reduce the death benefit by the amount owed and may cause the policy to lapse.

†This is a summary only. Policies have exclusions, limitations, reductions of benefits and terms for keeping them in force, including two-year contestability and suicide exclusion provisions. Premiums paid more often than annually will cost more than paying them one time per year. Contact your agent or review the policy for complete costs and details. S.USA does not provide tax or legal advice.