

# PrimeTerm to 100<sup>®</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 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.



## PrimeTerm to 100 at a Glance<sup>†</sup>

PrimeTerm to 100 Features:
Available for individuals aged 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 considered based on your answers to three medical questions, MIB and prescription history. Additional evidence of insurability may also be considered.
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)

### 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.

### 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Premiums can be scheduled to be withdrawn to correspond with Social Security Benefit payment dates.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 You will no longer have to worry about when premium funds will be withdrawn.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 additional 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.

<sup>†</sup> 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.

# Sample Death Benefit<sup>1</sup>

Male Age 65 | Face Amount \$20,000 | Annual Premium \$1,758.40

End of Year	Death Benefit*	End of Year	Death Benefit
1	\$2,022	21	\$18,660
2	\$6,000	22	\$17,340
3	\$12,000	23	\$16,000
4	\$20,000	24	\$14,680
5	\$20,000	25	\$13,340
6	\$20,000	26	\$12,000
7	\$20,000	27	\$10,680
8	\$20,000	28	\$9,340
9	\$20,000	29	\$8,020
10	\$20,000	30	\$6,680
11	\$20,000	31	\$5,340
12	\$20,000	32	\$4,020
13	\$20,000	33	\$2,680
14	\$20,000	34	\$1,360
15 to 20	\$20,000	35	\$1,000

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



Let life flourish.

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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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## Customer Center

Our goal is to make doing business with us as convenient as possible, and 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

\*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.

\*\*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.