

It's easy to apply!

- Fill out a simple application
- Get a quick decision on your application
- No medical exam required - just answer a few health questions*

Customer Center

S.USA's 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.susa.com you can:

- Access policy information and forms anytime
- Get answers to frequently asked questions
- Notify us of a claim

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. 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.

*A "Yes" answer to any of the medical questions will result in a declination. MIB and prescription check will also be a factor in the final underwriting decision. Other product options may be available if ineligible.

Product issued by S.USA Life Insurance, Inc., a member of Prosperity Life Group.
Policy Form #ICC16-SPLPUECS16, SPLPUEDE18, SPLPUEFL18.

This is a summary only. Policies have exclusions, limitations, reductions of benefits, and terms for keeping them in force. Please consult your agent and the policy for more details. Any discussion of taxes is for general information only and should not be considered as legal or tax advice. You should consult your legal, tax, and accounting advisors as appropriate. All guarantees are subject to the claims paying ability of the issuing insurer. Not available in all states.
Not licensed in all states.



For latest rating, access www.ambest.com
Ratings pertain to the financial strength of S.USA and do not apply to the safety and performance of the underlying investment.

S.USA Life Insurance Company, Inc.

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PROSPERITY

LIFE GROUP®



Legacy Solution®

One Step To Security

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

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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Legacy Solution®

Single Premium Universal Life Insurance Family Protection For Life

You have worked hard to secure your retirement. Now you want to think about securing a legacy to leave your family when you are gone. Legacy Solution® from S.USA has been designed to make that easier.

Life insurance is one of the most efficient methods to transfer assets upon your death. Legacy Solution® allows you to use a single premium payment to purchase a guaranteed death benefit, making your desire to leave a legacy for your family within reach.

Insurance Made Simple

- One premium payment, no extra bills to keep up with
- Death benefit guaranteed for the life of the insured*
- Guaranteed minimum interest rate
- Cash value accumulates tax-deferred
- Death Benefit generally paid income tax free to beneficiaries

Guaranteed Benefits*

\$25,000 Single Premium Amount				
Male				
	Non Smoker	Smoker	Non Smoker	Smoker
Age	60	60	65	65
Initial Amount of Insurance	\$43,112	\$37,513	\$39,520	\$34,693
Death Benefit First Year	\$56,830	\$49,661	\$49,471	\$44,140
Female				
	Non Smoker	Smoker	Non Smoker	Smoker
Age	60	60	65	65
Initial Amount of Insurance	\$50,125	\$41,530	\$45,368	\$37,975
Death Benefit First Year	\$63,520	\$53,331	\$55,259	\$47,311

Policy Features

- Available for issue ages 50-80
- Matures at age 121 with the Maturity Extension Endorsement
- Single Premium: \$15,000 to \$250,000
- Simplified issue with two risk classes - smoker and non-smoker
- Minimum guaranteed interest rate of 3.5%
- You pay only your single premium into the policy. Deductions are automatically taken from the Contract Fund for monthly costs of insurance (COI) and expenses. COIs vary by age and cease after age 95.
- Partial withdrawals and loans available**
- Nine year withdrawal charge period

Policy Benefits

Return of Premium

Provided there have been no policy loans or partial withdrawals, if you surrender this policy in full at any time, we will pay you an amount equal to at least the single premium amount paid for the policy less any premium taxes.

Accelerated Death Benefit***

The Accelerated Death Benefit can provide financial assistance to the policyholder if the insured is diagnosed with a terminal illness.

10% Free Withdrawal

You may withdraw up to 10% of your contract fund after the first year without any withdrawal charge. Applies to the first withdrawal in any policy year only.



Withdrawal Charge Schedule

Policy Year	1	2	3	4	5	6	7	8	9	10+
Percentage	7%	7%	7%	6%	5%	4%	3%	2%	1%	0%

* The death benefit is the greater of the Amount of Insurance or the Contract Fund before deduction of charges due on that date, multiplied by an attained age factor stated in the contract. Loans and withdrawals will decrease the death benefit. The death benefit is not available if the policy matures, is surrendered, or if indebtedness from policy loans exceeds the loan value. The death benefit paid in the event of suicide within the first 2 policy years equals the premium paid less any loan balance and partial withdrawals.

** Return of Premium benefit and No Lapse Guarantee will no longer be available upon the taking of a loan or partial withdrawal. Withdrawals and loans are subject to tax and may carry a 10% IRS penalty if the policy is a modified endowment contract or if taken before age 59.5. Not intended as tax advice. Please consult your tax advisor for possible tax consequences.

*** Receipt of accelerated death benefits may affect eligibility for public assistance programs and may be taxable. There is no 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.