

Prosperity PathPro MaxSM Fact Sheet

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Issued by S.USA Life Insurance Company, Inc.

PRODUCT DESCRIPTION	Single Premium Fixed Indexed Annuity (FIA) with 5, 7, and 10-year Withdrawal Charge Period options. Featuring a Premium Bonus and various index crediting methods.	
ALLOCATION OPTIONS Index options with an asterisk(*) guarantee the initial Participation (Par) and Cap crediting rates for the length of the applicable Withdrawal Charge Period.	INDEX CREDITING METHODS	INDEX OPTIONS
	One-Year Point-to-Point Indexed Account (with a Cap Rate)	Index categories available: <ul style="list-style-type: none"> • S&P 500® • S&P 500® Engle 14% VT TCA Index*
	One-Year Point-to-Point Indexed Account (with a Par Rate)	Index categories available: <ul style="list-style-type: none"> • MSCI USA Balanced FC Index* • Nasdaq Nexus 12%™ Index* • S&P 500 Engle 14% VT TCA Index*
	Two-Year Point-to-Point Indexed Account (with a Par Rate)	Index categories available: <ul style="list-style-type: none"> • MSCI USA Balanced FC Index* • Nasdaq Nexus 12%™ Index* • S&P 500 Engle 14% VT TCA Index*
	Fixed Interest Rate Option Guaranteed Minimum Fixed Interest Rate: 1%	
ISSUE AGES OWNER AND ANNUITANT	0 – 85	
PREMIUM	Minimum: \$20,000 Qualified/Non-Qualified Maximum: \$1,000,000 Qualified/Non-Qualified Please contact Prosperity Life Group for premiums in excess of \$1,000,000	
PREMIUM BONUS	The Premium Bonus is an upfront interest credit that is allocated proportionately to the fixed and indexed accounts based on the Contract Owner's allocations selected at the time of application. A Premium Bonus Recapture will apply for withdrawals in excess of the Penalty-Free Withdrawal Amount. The amount of the Premium Bonus Recapture is based on the Premium Bonus Recapture Schedule shown later in this Fact Sheet.	

MARKET VALUE ADJUSTMENT (MVA) RIDER	<p>The Market Value Adjustment Rider (MVA) Rider is automatically included on this contract. Any full surrender or partial withdrawal in excess of any applicable Penalty-Free Withdrawal will be subject to an MVA within the Withdrawal Charge Period. An MVA may be either positive or negative depending on the interest rate environment at the time of the applicable withdrawal. The MVA formula is described in detail in the contract.</p> <p>The MVA does not apply to any Penalty Free Withdrawals permitted by the contract, Death Benefit, or any withdrawal after the Withdrawal Charge Period.</p>											
PENALTY FREE WITHDRAWAL (PFW) RIDER	<p>Beginning in contract year two, the Contract Owner may withdraw up to 10% of the Accumulation Value without incurring a Withdrawal Charge or a negative MVA. Any unused portion cannot be carried over to subsequent contract years. The PFW Rider is included in all contracts. Withdrawals are subject to tax and, if taken prior to age 59 ½, may be subject to a 10% IRS penalty .</p>											
PRODUCT FEATURES	<p>Confinement Waiver: If the Contract Owner is confined to a long-term care facility, intermediate nursing facility, skilled nursing facility, or hospital due to injury or sickness, that person may withdraw up to 100% of the Accumulation Value without incurring an MVA or Withdrawal Charge as long as the Confinement has lasted for 90 consecutive days. Available for all issue ages. Proof of Confinement will be required.</p> <p>Terminal Illness Waiver: If the Contract Owner is diagnosed with a Terminal Illness while this Contract is in force, he/she may withdraw up to 100% of the Accumulation Value without incurring an MVA or Withdrawal Charge. Owners are not subject to a Premium Bonus Recapture. To exercise this waiver, proof from a physician will be required.</p> <p>Required Minimum Distributions (RMD) Friendly: RMDs are the minimum amount that must be withdrawn annually from a qualified account. If RMD exceeds the Penalty Free Withdrawal Amount, the amount of the RMD is not subject to any applicable MVA, Premium Bonus Recapture or Withdrawal Charge.</p>											
WITHDRAWAL CHARGE SCHEDULE Starting in contract year two, the Withdrawal Charge applies to amounts withdrawn in excess of the Penalty Free Withdrawal. The Withdrawal Charge Percentages are applicable based on the chart shown here.	CONTRACT YEAR	1	2	3	4	5	6	7	8	9	10	11+
	5-Year Withdrawal Charge Period	9.25%	9.25%	8.25%	7.25%	6.25%	0%	0%	0%	0%	0%	0%
	7-Year Withdrawal Charge Period	9.25%	9.25%	8.25%	7.25%	6.25%	5.25%	4.25%	0%	0%	0%	0%
	10-Year Withdrawal Charge Period	9.25%	9.25%	8.25%	7.25%	6.25%	5.25%	4.25%	3%	2%	1%	0%

DEATH BENEFIT	If the Owner dies before the Maturity Date, the Death Benefit is payable to any surviving Primary Beneficiary(ies). If there is a surviving Joint Owner who is the spouse of the deceased Owner, the spouse will be deemed the sole Primary Beneficiary. If the Annuitant dies before the Maturity Date and the Owner is the Annuitant, we will pay the Death Benefit as described above. If the Annuitant is not the Owner, the Owner will become the new Annuitant unless the only Owner is not a Natural Person.											
PREMIUM BONUS RECAPTURE SCHEDULE	CONTRACT YEAR	1	2	3	4	5	6	7	8	9	10	11+
	5-Year Bonus Recapture Percentages	90%	80%	75%	65%	55%	0%	0%	0%	0%	0%	0%
	7-Year Bonus Recapture Percentages	90%	80%	75%	65%	55%	50%	40%	0%	0%	0%	0%
	10-Year Bonus Recapture Percentages	90%	80%	75%	65%	55%	50%	40%	30%	20%	10%	0%
SUITABILITY	A Suitability Profile is required with every annuity application.											
TRAINING	<p>Completion of our product training and all required state suitability training is required before you can solicit an application. The courses are available through Reg Ed.</p> <p>Register online at: https://www.reged.com/annuities-training-platform/.</p> <p>No application will be accepted until all required training is completed.</p>											

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