

No Explicit Fee for Bonus or a Higher Premium Bonus?

Exploring the long-term outlook of multiple Fixed Indexed Annuity options



MEET CHARLES

- Charles is 65-years-old and has \$100,000 in non-qualified funds
- His goal is for his money to grow over the next 10 years
- Charles' financial advisor provides him with four Fixed Indexed Annuity (FIA) options featuring a Premium Bonus with a 10-year Withdrawal Charge Period, including **Prosperity PathPro MaxSM FIA**, issued by S.USA Life Insurance Company, Inc. (S.USA), a Prosperity Life Group company.

Breaking down each FIA option

Hypothetical FIA options provided to Charles offer a range of premium bonus percentages and explicit fees, that are deducted annually for the life of the contract.

Prosperity PathPro Max FIA

16%* Premium Bonus** and
No Explicit Fee for the Bonus

FIA option 2

17% premium bonus
and 0.10% fee

**The Premium Bonus may vary by issue age and withdrawal charge period and is subject to recapture during the withdrawal charge period. Index Caps and Participation (Par) Rates for Prosperity PathPro Max are generally lower than Index Caps and Par Rates for Prosperity PathPro. Please visit <https://prosperitylifearc.com/pdf/plg/PLG-Interest-Rates.pdf> for current Index Caps and Participation rates for both products.

FIA option 3

23% premium bonus
and 0.95% fee

FIA option 4

20% premium bonus
and 0.90% fee

Deciding between a higher premium bonus or no explicit fee

The chart below shows how each FIA option could work for Charles over a 10-year period based on each product's Premium Bonus percentage and explicit fee.

	Prosperity PathPro Max	FIA Option 2	FIA Option 3	FIA Option 4
Premium Bonus	16%	17%	23%	20%
Explicit Fee for Bonus	0%	0.10%	0.95%	0.90%
Initial Premium	\$100,000	\$100,000	\$100,000	\$100,000
Year 10 account value	\$152,152	\$151,679	\$146,645	\$143,792
Net bonus (bonus less fees)	\$16,000	\$15,402	\$9,988	\$7,946

This example assumes the Initial Premium is allocated to the Fixed Interest Rate Option for each FIA. Further, it assumes crediting of 2.75% interest on each contract anniversary, compounded over the 10-year period. The Fixed Rate Option for Prosperity PathPro Max is subject to a guaranteed minimum crediting rate of 1%. This example is hypothetical, non-guaranteed and is not an indication of any contract's historical or future interest crediting. This material is being provided for informational or educational purposes only and does not consider the investment objectives or financial situation of any client or prospective clients. This information is not intended as investment advice and is not a recommendation about managing or investing retirement savings.

With no explicit fee for the bonus, Prosperity PathPro Max, issued by S.USA Life Insurance Company, Inc. (S.USA), could help Charles' money grow more over 10 years than other FIA options that offer a higher premium bonus but also have a fee.

To learn more about Prosperity PathPro Max contact the Prosperity Life Group Sales desk at (866) 380-6413, opt 1 or visit prosperitylifeARC.com.

For Agent Use Only — This document has not been approved under the advertising laws of your state for dissemination to individual purchasers.

*Premium bonus percentages effective as of 9/8/25. We reserve the right to change the premium bonus at any time at our discretion. 16% bonus percentage for issue ages 0-77; 8% bonus percentage for issue ages 78+.

Prosperity PathPro MaxSM is issued by S.USA Life Insurance Company, Inc. (S.USA), a Prosperity Life Group company. Prosperity Life Group is a marketing name for products and services provided by a group of affiliated companies. S.USA is solely responsible for its own financial and contractual obligations. All financial guarantees are based on the financial strength and claims paying ability of S.USA. Policy Form #'s ICC25FIAPUECS25, ICC25FIAPUECS25-DP, and state variations. Rider Form #'s ICC25PBRRUECS25, ICC19MVARUECS19, ICC25WWCRUECS25, and state variations. Contract has exclusions, limitations, reduction of benefits, and terms for keeping it inforce. Prosperity PathPro Max is not available in Connecticut and New York.