



Prosperity PathProSM Series

Fixed Indexed Annuities

The path to growth and protection

Consumer Disclosure Brochure



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

Experience peace of mind in retirement

On the path to retirement, it's important to have peace of mind along the way.

Prosperity PathPro Series Fixed Indexed Annuities (FIAs) are designed to help keep your hard-earned savings safe from market volatility and downturns while also having the potential to grow. This can help you meet your future retirement needs and goals with confidence.

Prosperity PathPro Series includes two FIAs:

Prosperity PathProSM | FIA offering various index crediting methods.

Prosperity PathPro MaxSM | FIA featuring a Premium Bonus¹, and various index crediting methods.

Prosperity PathPro Series offers:



Growth through customization

Choose how you want your hard-earned savings to grow by placing your purchase payment into one or a combination of four interest crediting strategies.



Security for you and your loved ones

A Terminal Illness Waiver, Confinement Waiver, and a Death Benefit are all included at no additional cost to provide added security for you and your loved ones.



Protection from volatility

Retirement savings and any credited interest are 100% safe from market volatility or market downturns.



Tax Savings

Interest is tax-deferred², which allows for your savings to compound and grow faster.



Stability with Guaranteed Participation (Par) and Cap Rates

Guaranteed Par and Cap Rates on certain index options that help provide stability regardless of what happens in the market.

¹The Premium Bonus may vary by issue age and withdrawal charge period and is subject to recapture during the withdrawal charge period. Details later in brochure.

²S.USA Life Insurance Company and its independent producers do not provide legal or tax advice, so please consult your tax or legal advisor.

About Prosperity Life Group

Prosperity Life Group is an innovative insurance, reinsurance, and asset management company. Founded in 2009, Prosperity Life Group is led by a team of individuals with significant insurance, operations, financial, M&A reinsurance, and regulatory experience. Our member companies provide a strong foundation dating back over 100 years.

We believe each person's future holds the potential to develop into something greater. We are dedicated to helping foster financial security for our customers so they can realize the growth they deserve.

As of March 31, 2025, Prosperity Group Holdings had U.S. GAAP consolidated assets of **\$29.3 billion.**

	Rating
A.M. Best	A-
S&P Global ¹	A-
Kroll	A-

A.M. Best, S&P Global, and Kroll rating information as of 4/2025. For the latest information visit: www.ambest.com, www.spglobal.com, and www.kbra.com.

¹Applies to S.USA only

Issue ages & Single Premium

Issue ages Owner and Annuitant

0 – 85

Maximum premium amount

\$1,000,000: Qualified/Non-Qualified

Minimum premium amount

\$20,000: Qualified/Non-Qualified

Guaranteed Participation (Par) and Cap Rates

Prosperity PathPro Series offers *guaranteed* Par and Cap Rates for all three withdrawal charge periods (5-year, 7-year, and 10-year). This rate is equal to the initial Par and Cap Rate and will not decrease in future years until after the withdrawal charge period is over. Not applicable on S&P 500®.

Access your money when you need it

When expenses arise, having access to your money is important. The following are opportunities to withdraw money without being charged a Market Value Adjustment (MVA) or Withdrawal Charge.

Confinement Waiver — If you are confined to a long-term care facility, intermediate nursing facility, skilled nursing facility, or hospital due to injury or sickness, you 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.

Penalty Free Withdrawal (PFW) rider — Beginning in contract year two, we will waive the MVA and the Withdrawal Charge, up to 10% of the Accumulation Value. Any unused portion cannot be carried over to subsequent contract years.

Required Minimum Distributions (RMD) — RMDs are the minimum amount you must withdraw annually from a qualified account and may be withdrawn without incurring an MVA or Withdrawal Charge even if the RMD is greater than the available Penalty Free Withdrawal. RMDs can be taken in contract year one, if applicable.

Terminal Illness Waiver — If you are diagnosed with a Terminal Illness while this Contract is in force, you may withdraw up to 100% of the Accumulation Value without incurring an MVA or Withdrawal Charge. To exercise this waiver, proof from a Physician will be required. Available for all issue ages.

Additional withdrawals will incur an MVA and a Withdrawal Charge based on the chart below. There is limited liquidity associate and a non-cumulative annual Penalty Free Withdrawal (PFW) amount, but nothing additional until the following withdrawal charge schedule expires.

Withdrawal Charge Schedule:

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

Spousal Continuation Option — If the Owner dies and the surviving spouse is the named sole Primary Beneficiary, the surviving spouse may choose to continue this Contract as the new Owner under the Spousal Continuation Option. If Spousal Continuation is chosen, no Death Benefit will be paid under this option.

Like any annuity issuer, S.USA incurs expenses to sell and issue its annuity policies, including compensation to its financial professionals, bonus amounts and/or additional interest (if applicable), option costs, and various other expenses, and these expenses are taken into consideration when interest rates, caps, and participation rates are established and reset.

Customized Growth Opportunities

Prosperity PathPro Series is designed to allow you to customize your own unique retirement path by allocating your premium payment into one or multiple indexed crediting methods, and/or a fixed interest rate. These options are all designed to help grow funds for retirement.

There are multiple indexed crediting methods to choose from, with 1 or 2 year durations. Options with an asterisk () guarantee the initial Par or Cap rates for the length of the Withdrawal Charge Period. Not applicable on S&P 500®.*

OPTION 1

One-Year Point-to-Point Indexed Account with a Cap Rate

Index categories available:

- S&P 500®
- S&P 500® Engle 14% VT TCA Index*

OPTION 2

One-Year Point-to-Point Indexed Account with a Par Rate

Index categories available:

- MSCI USA Balanced FC Index*
- Nasdaq Nexus 12%™ Index*
- S&P 500 Engle 14% VT TCA Index*

OPTION 3

Two-Year Point-to-Point Indexed Account with a Par Rate

Index categories available:

- MSCI USA Balanced FC Index*
- Nasdaq Nexus 12%™ Index*
- S&P 500 Engle 14% VT TCA Index*

About the Indices

S&P 500:

The S&P 500 is widely regarded as the best single gauge of large-cap U.S. equities. The index includes 500 leading companies and covers approximately 80% of available market capitalization. For more information on the Index, visit: <https://www.spglobal.com/spdji/en/indices/equity/sp-500/#overview>

S&P 500 Engle 14% VT TCA Index:

The index measures dynamic exposure to the S&P 500 while applying a predictive volatility control mechanism. This mechanism is inspired by the research of Nobel Laureate, Robert F. Engle, and allows the index to react quickly to changing market conditions. For more information on the Index, visit: <https://www.spglobal.com/spdji/en/indices/multi-asset/sp-500-engle-14-vt-tca-index/#overview>

Nasdaq Nexus 12%™ Index:

The index provides resilient exposure to innovation and growth in the U.S. equity markets, with tactical shifts to mega-cap and emerging Nasdaq benchmarks based on the prevailing interest rate and inflation environment. The index maintains a volatility of 12% by using next generation intraday volatility control powered by the truVol® Risk Control Engine. For more information on the Index, visit: <https://www.nasdaq.com/solutions/global-indices/insurance/strategic-indices/nxns12nc>

MSCI USA Balanced FC Index:

The Index applies BofA's patented Fast Convergence technology to the MSCI USA Index with an aim to reduce risk and improve performance by adapting faster to changing market conditions. U.S. equities are paired with a dynamic 10yr U.S. Treasury sleeve with the goal of more consistent returns. The Index rebalances each hour between U.S. equities, U.S. Treasuries, and a notional cash position. For more information on the Index, visit: <https://www.msci.com/indexes/index-series/msci-usa-balanced-fc-index>

Fixed Interest Rate Option

The Fixed Interest Rate is set when the contract is issued but is not linked to a specific index crediting method. The interest rate for the fixed account will be declared annually and will never be less than the Lifetime Guaranteed Minimum Interest Rate shown on the Contract Data Page.



Increase Accumulation Value with a Premium Bonus

(Available only on Prosperity PathPro Max)

Prosperity PathPro Max features a Premium Bonus which is an upfront interest credit that is allocated proportionately to the fixed and indexed accounts. A Premium Bonus Recapture will apply for withdrawals in excess of the Penalty-Free Withdrawal Amount.



Premium Bonus Recapture

The Premium Bonus received is subject to recapture by the Company when a full surrender or partial withdrawals are made based on the chart below. Premium Bonus Recapture will be waived on full surrender or on one or cumulative withdrawals in a Contract Year up to the Penalty-Free Withdrawal Amount.

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%

Glossary of Key Terms

Accumulation Value — Accumulation Value equals the single premium less any partial withdrawals (including any applicable Withdrawal Charges, Premium Bonus Recapture Amounts, and Market Value Adjustments) less any applicable rider and Index Account charges accumulated with interest. Interest is based on the interest crediting option(s) that you have selected.

Annuitization — Option to annuitize the Accumulation Value with one of the Annuitization Options shown on the Contract after the first Contract Year.

Cap — A Cap is the maximum interest rate that will be credited to the account value for a term. The Cap will never be less than the guaranteed Cap shown on the Contract Data Page for a given Contract Year.

Cash Surrender Value — The Cash Surrender Value is the Accumulation Value modified by any applicable MVA, less any applicable Withdrawal Charge and Premium Bonus Recapture Amount. The Cash Surrender Value will never be less than the Guaranteed Minimum Cash Surrender Value.

Guaranteed Minimum Cash Surrender Value (GMCSV) — The GMCSV at any time is equal to: (1) 87.5% of the single premium; minus (2) any prior partial withdrawals and related Withdrawal Charges, (excluding any applicable MVAs or

Premium Bonus Recapture Amounts), accumulated at (3) the Guaranteed Minimum Cash Surrender Value Interest Rate shown in the Contract. The GMCSV will not be less than the minimum values required by the law of the state in which this Contract is issued.

Market Value Adjustment (MVA) Rider — An MVA Rider is included on this contract. Any full surrender or partial withdrawal in excess of any applicable Penalty-Free Withdrawal will be subject to MVA within the Withdrawal Charge Period. MVA may be a positive or negative adjustment depending on the interest rate environment, per the formula described in the contract.

The MVA does not apply to any Penalty Free Withdrawals permitted by the contract, Death Benefit, or any withdrawals after the Withdrawal Charge Period.

Participation (Par) Rate — A Par Rate is the percentage of a positive index change that will be credited to the account value for a term. The Par Rate will never be less than the guaranteed Par Rate shown on the Contract Data Page for a given Contract Year.

Glossary of Key Terms

Point-to-Point (PTP)—PTP measures the change in index value using two points in time.

- One-Year PTP strategies compare the closing value of an index at the end of a one-year term to the closing value on the first day of the term.
- Two-Year PTP strategies compare the closing value of an index at the end of a two-year term to the closing value on the first day of the term. If the difference is positive (if the index has gained in value), interest is credited to the account value. The interest credited will never be less than zero.

Withdrawal Charge — The Withdrawal Charge applies during the Withdrawal Charge Period and is equal to the Withdrawal Charge Percentage as shown in the Contract multiplied by the amount that exceeds the Penalty Free Withdrawal amount. You may withdraw your Accumulation Value at any time, but a Withdrawal Charge and MVA will apply.

Important Information About the Prosperity PathProSM Series

Prosperity PathProSM and Prosperity PathPro MaxSM offer the same benefits and features except for that Prosperity PathPro Max includes a premium bonus that is added to the Accumulation Value based on the amount of the premium paid, which is subject to recapture if there is a surrender or certain withdrawals prior to the end of the surrender period, and for the Indexed Accounts, the caps and participation rates for Prosperity PathPro Max may be lower than those for Prosperity PathPro. Also, the annual spreads for Prosperity PathPro Max may be higher than Prosperity PathPro.

In considering whether to purchase either Prosperity PathPro or Prosperity PathPro Max, you should speak with your agent and review illustrations for both versions and compare them to understand how the premium bonus may impact the interest credited, values, benefits, and features to determine whether Prosperity PathPro Max is right for your situation.

If you surrender the Prosperity PathPro Max annuity during the surrender charge period, a surrender charge, bonus recapture, and, in most states, a market value adjustment will apply. If you return the Prosperity PathPro Max contract during the free look period, any bonus credited to the Accumulation Value is not paid as part of the refund of your premium.

While the volatility controls applied by certain indices may result in less fluctuations in rates of return as compared to indices without volatility controls, it may also reduce the overall rate of return as compared to indices not subject to volatility controls.

S&P Dow Jones Indices®

The S&P 500® Index is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI"). The S&P 500® Engle 14% VT TCA Index is a product of SPDJI and incorporates methodology licensed from UBS AG ("UBS") and has been licensed for use by S.USA Life Insurance Company, Inc. ("S.USA"). S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); Engle is a trademark of Engle Volatility Consulting LLC ("Engle Consulting"), the research principal of which is Robert F. Engle ("Engle"), and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by S.USA Life Insurance Company, Inc.

It is not possible to invest directly in an index. S.USA's Prosperity ProPath FIA Series based on the Indices are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, any of their respective affiliates (collectively, "S&P Dow Jones Indices"), Engle Consulting, Engle, or UBS. None of S&P Dow Jones Indices, Engle, Engle Consulting, or UBS make any representation or warranty, express or implied, to the owners of the S.USA's Prosperity PathPro Series or any member of the public regarding the advisability of investing in securities generally or in S.USA's Prosperity PathPro Series particularly or the ability of the Indices to track general market performance. Past performance of an index is not an indication or guarantee of future results. S&P Dow Jones Indices', Engle Consulting, Engle, and UBS's only relationship to S.USA with respect to the Indices is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its licensors. The Indices are determined, composed and calculated by S&P Dow Jones Indices without regard to S.USA or S.USA's Prosperity PathPro Series. S&P Dow Jones Indices, Engle Consulting, Engle, and UBS have no obligation to take the needs of S.USA or the owners of S.USA's Prosperity PathPro Series into consideration in determining, composing or calculating the Indices. S&P Dow Jones Indices, Engle Consulting, Engle, and UBS have no obligation or liability in connection with the administration, marketing or trading of S.USA's Prosperity PathPro Series. There is no assurance that investment products based on the Indices will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment adviser, commodity trading advisory, commodity pool operator, broker dealer, fiduciary, promoter" (as defined in the Investment Company Act of 1940, as amended), "expert" as enumerated within 15 U.S.C. § 77k(a) or tax advisor. Inclusion of a security, commodity, crypto currency or other asset within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, commodity, crypto currency or other asset, nor is it considered to be investment advice or commodity trading advice.

NONE OF S&P DOW JONES INDICES, ENGLE CONSULTING, ENGLE, UBS OR ANY OTHER LICENSOR GUARANTEES THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE INDICES OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES, ENGLE CONSULTING, ENGLE, UBS AND OTHER LICENSORS SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES, ENGLE CONSULTING, ENGLE, UBS AND OTHER LICENSORS MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY S.USA, OWNERS OF THE S.USA'S PROSPERITY PATHPRO SERIES, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE INDICES OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES, ENGLE CONSULTING, ENGLE, UBS OR OTHER LICENSORS BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. S&P DOW JONES INDICES HAS NOT REVIEWED, PREPARED AND/OR CERTIFIED ANY PORTION OF, NOR DOES S&P DOW JONES INDICES HAVE ANY CONTROL OVER, THE LICENSEE PRODUCT REGISTRATION STATEMENT, PROSPECTUS OR OTHER OFFERING MATERIALS. THERE ARE NO THIRD-PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND S.USA, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.

Nasdaq Nexus 12%™ Index

Prosperity PathPro™ and Prosperity PathPro Max™ (the "Prosperity PathPro™ Series") is not sponsored, endorsed, sold or promoted by Nasdaq, Inc. or its affiliates (Nasdaq, with its affiliates, are referred to as the "Corporations"). The Corporations have not passed on the legality or suitability of, or the accuracy or adequacy of descriptions and disclosures relating to, the Prosperity PathPro™ Series. The Corporations make no representation or warranty, express or implied to the owners of the Prosperity PathPro™ Series or any member of the public regarding the advisability of investing in securities generally or in the Prosperity PathPro™ Series particularly, or the ability of the Nasdaq Nexus 12%™ Index to track general stock market performance. The Corporations' only relationship to S.USA Life Insurance Company, Inc. ("S.USA" and "Licensee") is in the licensing of the Nasdaq®, Nasdaq Nexus 12%™ Index, and certain trade names of the Corporations and the use of the Nasdaq Nexus 12%™ Index which is determined, composed and calculated by Nasdaq without regard to Licensee or the Prosperity PathPro™ Series. Nasdaq has no obligation to take the needs of the Licensee or the owners of the Prosperity PathPro™ Series into consideration in determining, composing or calculating the Nasdaq Nexus 12%™ Index. The Corporations are not responsible for and have not participated in the determination of the timing of, prices at, or quantities of the Prosperity PathPro™ Series to be issued or in the determination or calculation of the equation by which the Prosperity PathPro™ Series is to be converted into cash. The Corporations have no liability in connection with the administration, marketing or trading of the Prosperity PathPro™ Series.

THE CORPORATIONS DO NOT GUARANTEE THE ACCURACY AND/OR UNINTERRUPTED CALCULATION OF THE NASDAQ NEXUS 12%™ INDEX OR ANY DATA INCLUDED THEREIN. THE CORPORATIONS MAKE NO WARRANTY, EXPRESS OR IMPLIED, AS TO RESULTS TO BE OBTAINED BY LICENSEE, OWNERS OF THE PROSPERITY PATHPROSM SERIES, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE NASDAQ NEXUS 12%™ INDEX OR ANY DATA INCLUDED THEREIN. THE CORPORATIONS MAKE NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIM ALL WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE WITH RESPECT TO THE NASDAQ NEXUS 12%™ INDEX OR ANY DATA INCLUDED THEREIN. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT SHALL THE CORPORATIONS HAVE ANY LIABILITY FOR ANY LOST PROFITS OR SPECIAL, INCIDENTAL, PUNITIVE, INDIRECT, OR CONSEQUENTIAL DAMAGES, EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.

MSCI USA Balanced FC Index

BofA Securities, Inc. and its Affiliates ("BofAS" or "Licensor"), MSCI USA Balanced FC Index (the "Index") and related information, the name "BofAS", and related trademarks, are intellectual property of BofAS, licensed from BofAS to S.USA Life Insurance Company ("Licensee"). In connection with the Index, BofAS has licensed the use of certain marks and data from MSCI Inc. Neither the Licensee nor any annuity product, including fixed index annuities (collectively, the "Products") referencing the Index is sponsored, operated, endorsed, sold or promoted by the Licensor. Obligations to make payments under any Products are solely the obligation of Licensee pursuant to the terms of the contract between Licensee and you, and are not the responsibility of the Licensor. The Licensor, the Index and related information, the name of the Licensor, and related trademarks may not be copied, used, or distributed without the Licensor's prior written approval. The Products have not been passed on as to their legality or suitability, and are not regulated, issued, endorsed, sold, guaranteed, or promoted by the Licensor. The Licensor's only relationship to Licensee is the licensing (or sub-licensing) of certain trademarks and trade names and the Index or components thereof and neither the Licensor nor any of its affiliates are a party to any transaction contemplated herein. The Index applies a volatility target, and, while volatility controls may result in less fluctuation in rates of return as compared to indices without volatility controls, they may also reduce the overall rate of return as compared to products not subject to volatility controls. The Index embeds certain transaction costs and the components of the Index embed additional transaction costs, in each case, that are taken into account in the calculations of the change in Index value, which will reduce any returns of the Index. THE LICENSOR MAKES NO WARRANTIES AND BEARS NO LIABILITY WITH RESPECT TO THE INDEX, ANY RELATED INFORMATION, THE TRADEMARKS, OR THE PRODUCT(S) (INCLUDING WITHOUT LIMITATION, THEIR QUALITY, ACCURACY, SUITABILITY AND/OR COMPLETENESS).

The MSCI USA Balanced FC Index is owned and administered by Merrill Lynch International with a license from MSCI Inc. ("MSCI") to reference MSCI and the MSCI USA Index in its name. The MSCI USA Index is owned by MSCI Inc. MSCI and its index names are service mark(s) of MSCI or its affiliates. The fixed index annuity product referred to herein is not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to such fixed index annuity product. No purchaser, seller or holder of this fixed index annuity product, or any other person or entity, should use or refer to any MSCI trade name, trademark, or service mark to sponsor, endorse, market, or promote this fixed index annuity product without first contacting MSCI to determine whether MSCI's permission is required. Under no circumstances may any person or entity claim any affiliation with MSCI without the prior written permission of MSCI. Additional information relating to MSCI can be found at https://gmi.ml.com/electronic_media/ESPG/docs/msciusa/MSCIDisclaimers3.pdf.

What is an FIA?

An FIA is a contract you buy from an insurance company with the goal of protection from market downturns, and the potential for growth of an index. Upon making your FIA purchase, the purchase payment is placed in your choice of one or multiple indexed crediting methods, and/or a fixed interest account. Your principal and interest credited are protected for the life of the annuity from market downturns or market volatility.

FIA's are not stock market investments and owners do not directly take part in any stock or equity investments. The indexed strategies may not include any dividends paid on the underlying stocks. When you purchase Prosperity PathPro Series, you are not directly investing in a stock market index.

About S.USA Life Insurance Company, Inc. (S.USA)

S.USA Life Insurance Company, Inc.

S.USA is an Arizona domestic insurer and is authorized to do business in 48 states and the District of Columbia. S.USA offers a wide variety of products through a diverse set of distribution channels. S.USA is not authorized to do business in New York.



©Prosperity Life Group, 2025

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

1-866-SUSA-123 (1-866-787-2123)

www.prosperitylife.com

Prosperity PathProSM Series 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 in force. Contact Prosperity Life Group or your agent and review the contract for full details.