

The path to guaranteed renewal rates

Experience Prosperity PathProSM Series

Fixed Indexed Annuities



Experience peace of mind in retirement

Prosperity PathProSM Series

Single Premium Fixed Indexed Annuities (FIAs) are designed to help protect hard-earned savings from market volatility and downturns, while offering the potential for growth.

Prosperity PathPro Series includes two innovative FIAs, featuring guaranteed renewal rates on certain index strategies:

Prosperity PathProSM

FIA offering various index crediting methods

Prosperity PathPro MaxSM

FIA featuring a Premium Bonus¹ with **no explicit fee**, and various index crediting methods

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

Options in chart below with an asterisk (*) guarantee the initial Par or Cap rates for the length of the Withdrawal Charge Period. Not applicable on S&P 500[®].

INDEX CREDITING METHODS	INDEX OPTIONS
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*
One-Year Point-to-Point Indexed Account (with a Par Rate)	Index categories available: • MSCI USA Balanced FC Index* • Nasdaq Nexus 12%TM Index* • S&P 500 Engle 14% VT TCA Index*
Two-Year Point-to-Point Indexed Account (with a Par Rate)	Index categories available: • MSCI USA Balanced FC Index* • Nasdaq Nexus 12%TM Index* • S&P 500 Engle 14% VT TCA Index*
Fixed Interest Rate Option Guaranteed Minimum Fixed Interest Rate: 1%	

Premium Bonus available for 5, 7, and 10-year Withdrawal Charge Periods with Prosperity PathPro Max

The **Premium Bonus** is an upfront interest credit, with no explicit fee, that is allocated proportionately to the fixed and indexed accounts based on the Contract Owner's allocations selected at the time of application. The following bonus percentages are available for each withdrawal charge period:

Up to **8%*** on 5-year
Withdrawal Charge Period

Up to **11%**** on 7-year
Withdrawal Charge Period

Up to **16%***** on 10-year
Withdrawal Charge Period

Premium bonus percentages effective as of 9/8/25. *8% bonus percentage for issue ages 0–77; 4% bonus percentage for issue ages 78+. **11% bonus percentage for issue ages 0–77; 6% bonus percentage for issue ages 78+. ***16% bonus percentage for issue ages 0–77; 8% bonus percentage for issue ages 78+.

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 below.

CONTRACT YEAR		1	2	3	4	5	6	7	8	9	10	11+
Premium Bonus Recapture Schedule	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%



Prosperity PathPro Series offers:



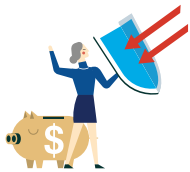
Growth through customization

Purchase payment can be put in one or a combination of four interest crediting strategies



Stability with Guaranteed Participation (Par) and Cap Rates

Guaranteed Par and Cap rates continue for the length of the Withdrawal Charge Period. Not applicable on S&P 500®.



100% protection from market volatility or market downturns

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



No explicit fee design on Premium Bonus available on Prosperity PathPro Max

Interest credit will be applied without the concern of being charged an explicit fee



Learn more about Prosperity PathPro Series by contacting us at:

SalesDesk@prosperitylife.com • prosperitylifearc.com • (800) 760-3434

 **or scan the QR code**



About S.USA Life Insurance Company (“S.USA ”), a member of Prosperity Life Group



S.USA offers a wide variety of products through a diverse set of distribution channels



Prosperity PathPro Series is issued by S.USA



Prosperity Life Group is an innovative insurance, reinsurance, and asset management organization



Our in-house asset management group Prosperity Asset Management (PAM), offers more flexibility in asset management and better rates for clients



Founded in 2009, Prosperity Life Group is led by a team of individuals with significant insurance, operations, financial, M&A reinsurance, and regulatory experience

As of March 31, 2025, S.USA received the following ratings.

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

Our member companies provide a strong foundation dating back over 100 years. As of June 30, 2025, Prosperity Life Group member companies had U.S. GAAP consolidated assets of **\$29.6 billion**.

A.M. Best, S&P Global, and Kroll rating information as of 3/2025. For the latest information visit: www.ambest.com, www.spglobal.com, and www.kbra.com.



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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.

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