



Individual Life Insurance Products

For Agent use only - Not for use with consumers

U-TRNPRDECW24 02/2024



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Prosperity Life Group is one of the leading providers of life, annuity and supplemental products. Our underwriting companies, SBLI USA Life Insurance Co, Inc., Shenandoah Life Insurance Company, and S.USA Life Insurance Co., Inc. have been meeting the needs of the middle market consumers for over 100 years.

Today, we have access to the national market (49 state licenses) through a wide array of distribution partners in the Bank, IMO, GA, and Worksite channels.

Meeting financial promises to our customers through financial strength and stability is paramount to everything we do and is evidenced by an A- (Excellent) A.M. Best rating.†

†A.M. Best rating as of date of presentation.

Why Agents choose Prosperity Life Group

1

EASY APPLICATION PROCESS

One Time Passcode signature options for electronic application submission
Products to meet needs of almost any client
Instant underwriting decision in most cases

2

AGENT SERVICE

User friendly agent portal with customizable reports and enhanced downline management tools
Responsive Agent support team
Fast and easy contracting, usually completed in as little as 48 hours (non pre-appointment states)
Commissions pay as often as daily with direct deposit

3

CUSTOMER PEACE OF MIND

Social security billing available (aligns payment date with deposit) and acceptance of Direct Express card
A- (Excellent) AM Best rated



Up to 15% Cash Bonus program!

Place at least \$25,000 in annual premium during the quarterly qualification period for a 10%, 12%, 14% or 15% bonus.

Please review details for qualifications.

Payout Details:

- To qualify, the agent must have a minimum of \$25,000 in annualized settled premium during the Qualification Period. **No maximum.**
- Policy must settle and remain active through the free-look period.
- Sales through Call Centers excluded if using call verifiers or agent representatives.
- Payout approximately one month after free-look period.

Qualification Periods:

(Each period measured separately)

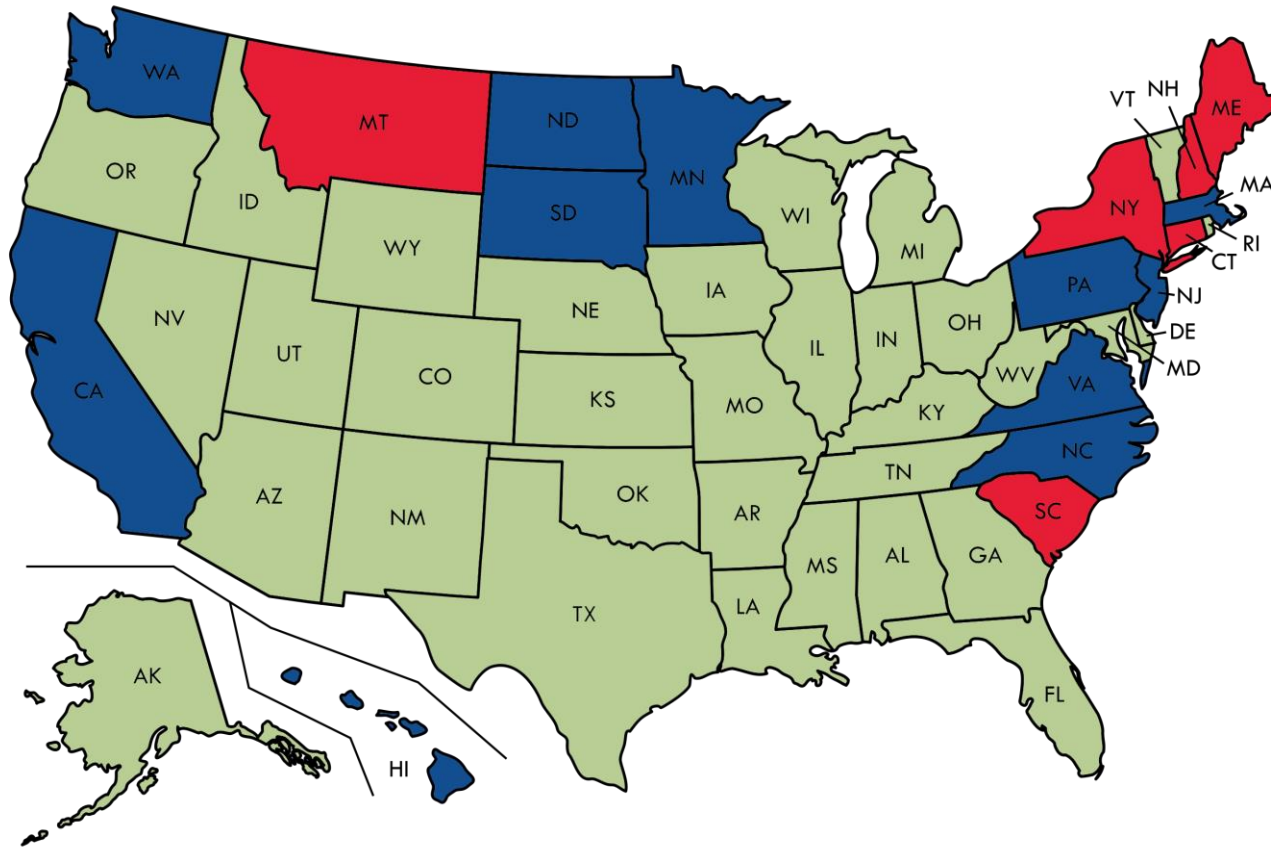
- January 1 - March 31
- April 1 - June 30
- July 1 - September 30
- October 1 - December 31



State Availability

Our products are underwritten by S.USA Life Insurance Company, a Prosperity company, and are available in most states.

We currently offer: Family Freedom Term, New Vista Final Expense, and PrimeTerm to 100.



Green = All 3 products available

Red = No products available

Blue = Some products, as shown here:

State	NV	PT	FF
CA	✓	✓	
HI	✓		✓
MA	✓		✓
MN	✓		✓
NJ	✓		✓
NC	✓		✓
ND		✓	
PA	✓		✓
SD		✓	
VA	✓		✓
WA	✓		✓



Family Freedom Termsm Individual Term Life Insurance

Family Freedom Term

Why sell Family Freedom Term?

- Instant underwriting decision in most cases
- Accidental Death Rider is optional but doubles coverage up to \$250k
- Other optional Riders: Waiver of Premium and Children's Term

Benefits for the insured:

- Affordable protection ages 18-75
- Face amounts \$50,000 - \$500,000
- Simple application process – No medical exams, easy to use E-application
- For most cases, the decision is based on third party information, height/weight table, and answers to health questions. Some cases may be referred to home office for additional review, and medical records may be requested.
- Level premiums during initial term period (10, 15, 20, 25 & 30 year initial terms available)
- Convertible to whole life policy even if health changes until earlier of 10th anniversary and the anniversary nearest the Insured's 75th birthday
- Living benefits accelerate a portion of the death benefit if insured is diagnosed with Terminal Illness, Critical Illness, or Chronic Illness with no additional premium



Product Details

Issue age / Face amount: 18-75 (Dependent on Face Amount & Initial Term)

Face Amount	Issue Ages	Level Term Options	Issue Ages
50K – 500K	18-45	10 Year	18-75
50K – 400K	46-55	15 Year	18-70
50K – 250K	56-65	20 Year	18-65
50K – 100K	66-75	25 Year	18-60
		30 Year	18-55

Expiry age: 100

Risk/rate class: The plan is simplified issue. Approved/Declined, Male/Female, Tobacco(T)/Non-Tobacco(NT) – Based on use of tobacco/nicotine or nicotine products in any form

Premiums: Premiums are based on issue age, gender, and tobacco/nicotine class only and are fixed throughout the initial term period.

Policy Fee: Commissionable policy fee of \$80 annually

Underwriting: The underwriting decision is Approve/Decline based on the height/weight table, application health questions, MVR (Driver's License is required), MIB, prescription history (drug scoring), and TrueRisk® Life (for face amounts over 250K). TrueRisk® Life is an insurance score that is predictive of mortality and lapse risk using select attributes on a consumer's credit report to assess behavioral risk, which, when coupled with medical factors, provides a more holistic view of an applicant's overall risk.

The policy must be submitted using Apptical's Point of Sale underwriting approval method. If an underwriting determination cannot be made at point of sale, the case will be withdrawn, and the customer, at their own expense, may submit complete medical records for further consideration.

Included Accelerated Death Benefit Riders

Accelerated Death Benefit

Should the insured be diagnosed with a terminal, critical, or chronic illness, Accelerated Death Benefit Riders allow access to a portion of the policy proceeds with no additional premium. Certain restrictions and definitions apply, please review policy pages for full details. The accelerated benefit will decrease along with the decreasing face amount. The death benefit will decrease proportionately after the acceleration. The amount is based on a calculation of the insured's remaining life expectancy and the receipt of an accelerated death benefit may affect eligibility for public assistance programs and may be taxable. You should advise your client to consult a personal tax or legal advisor before applying for this benefit.

Terminal Illness Acceleration of Death Benefit:

One time acceleration of up to 95% of base policy death benefit if Insured is diagnosed with a Terminal Illness (life expectancy of 12 months or less). Exercise of this benefit will terminate all other accelerated death benefit riders.

Critical Illness Acceleration of Death Benefit:

Acceleration of up to 25% of base policy death benefit each time insured is diagnosed with a Critical Illness while the rider is in force. Critical illnesses include heart attack, stroke, invasive cancer, kidney failure, major organ transplant and ALS. Multiple benefit selection is available, maximum of one per calendar year. Must wait 180 days between elections.

Chronic Illness Acceleration of Death Benefit:

Acceleration of up to 25% of base policy death benefit each time insured is diagnosed with a Chronic Illness. The benefit is available if the insured becomes unable to perform (without substantial assistance) at least 2 of the 6 Activities of Daily Living (bathing, continence, dressing, eating, toileting, transferring) or has a severe cognitive impairment. The insured must be impaired for the past 90 days before receiving the benefit (first benefit only). Multiple benefit selection is available, maximum of one per calendar year.

Optional Riders (available for an additional fee)

Accidental Death Benefit Rider

- This rider provides an additional benefit to the Beneficiary if the Insured dies as the result of an Accidental Bodily Injury (as defined in the rider, certain exclusions apply).
- The coverage amount will equal the initial face amount of the base plan (up to \$250k) and expires at age 75. The issue age range for this rider is 18-74.

Waiver of Premium in the Event of Total Disability Rider

- This rider provides for the waiving of premium payments on the base policy and accompanying riders should the Insured become Totally Disabled while the Rider is in force. For premiums to be waived due to disability, the insured must be disabled for 180 days prior to benefits being started.
- A person is Totally Disabled if (1) due to sickness or accidental bodily injury, they cannot perform the substantial and material duties of (a) for the first 24 months, their current occupation, and (b) after 24 months, any occupation for which they are reasonably suited by education, training, or experience; or (2) upon the loss of, or the entire and irrevocable loss of use of (a) both eyes; (b) both hands; (c) both feet; (d) one hand and one foot; (e) one eye and one foot; or (f) one eye and one hand
- Coverage is provided through Insured's age 65. If disability occurs before age 65, the premiums will be waived through policy expiry. The issue age range for this rider is Insured Age 18-55.

Children's Term Rider

- Pays a death benefit (elect \$5,000, \$10,000 or \$15,000 at issue) to the Rider Beneficiary if an Insured Child dies before age 21. To be eligible for coverage, the child must be a child or grandchild of the Insured who is at least 15 days old and has not reached their 18th birthday at the time they are added as an insured under the Rider and who satisfies the eligibility requirements.
- Children can be added at time of application for the policy or by supplemental application after.
- Coverage limited to no more than 5 children at any time. The issue age is Insured age 18-64. Expires at Insured age 65.

Summary of Coverage & Rider Options

Issue Age (last birthday)	Coverage Range	Initial Term Periods Available (years)	Optional Accidental Death Rider	Optional Child Rider (5, 10, or 15K per child)	Optional Waiver of Premium Rider
18 to 45	50K to 250K	10,15,20,25,30	1x Face	Issue age 18-64 for children 15 days to age 17	Available
18 to 45	>250K to 500K		250K		
46 to 55	50K to 250K		1x Face		
46 to 55	>250K to 400K		250K		
56 to 60	50K to 250K	10,15,20,25	1x Face (max issue age 74)	Not Available	Not Available
61 to 65	50K to 250K	10,15,20			
66 to 70	50K to 100K	10,15			
71 to 75	50K to 100K	10		Not Available	

Build Chart and Tobacco Question

The Health Information section includes the proposed insured's current height and weight* and tobacco usage history. You will ask the following question to determine whether the applicant qualifies for smoking/non-smoking rates:

In the past 36 months, has the Proposed Insured used tobacco or nicotine products in any form (including but not limited to cigarettes, e-cigarettes, vaping, cigars, pipe tobacco, chewing tobacco and snuff)? (Yes/No)

Please note: Smoking question relates to all tobacco or nicotine products.

Build Chart		
Height	Minimum Weight (lbs.)	Maximum Weight (lbs.)
4'8"	72	174
4'9"	75	181
4'10"	78	187
4'11"	81	193
5'0"	84	201
5'1"	86	207
5'2"	90	215
5'3"	93	223
5'4"	96	229
5'5"	98	236
5'6"	101	243
5'7"	104	250
5'8"	107	257
5'9"	110	265
5'10"	113	271
5'11"	116	279
6'0"	120	287
6'1"	124	295
6'2"	127	302
6'3"	131	312
6'4"	134	317
6'5"	137	325
6'6"	141	334
6'7"	145	341
6'8"	148	349
6'9"	152	358

*Builds falling outside of the chart would not qualify.

Declined Conditions

Lookback Timeframe	Medical Condition	Lookback Timeframe	Medical Condition
In the last 5 years:	COPD	Ever:	Been advised that their life expectancy is less than 24 months
	Chronic Bronchitis		HIV/AIDS (diagnosis or positive test only)
	Emphysema		<ul style="list-style-type: none"> Insulin dependent Diabetes Any form of Diabetes (other than gestational diabetes) diagnosed before the age of 50 Diabetes at any age with complications of Neuropathy (nerve), Retinopathy (eye), Nephropathy (kidney) or Peripheral Vascular Disease (PVD or PAD)
	Cystic Fibrosis		Bipolar Depression
	Any other Chronic Lung Disorder (except mild Asthma)		Schizophrenia
	Any Cancer, Tumor, Leukemia, Lymphoma, or Melanoma (except basal cell or squamous cell skin cancer)		Alzheimer's Disease, Dementia
	Chronic Kidney Disease		Parkinson's Disease
	End Stage Renal Disease		Sickle Cell Anemia
	Liver Disease, including Cirrhosis, Hepatitis B or C		Lou Gehrig's Disease (ALS)
	Rheumatoid Arthritis (RA) or any disease or disorder of the immune system		Muscular Dystrophy
	Scleroderma		Demyelinating Disease including Multiple Sclerosis
	Granulomatosis with polyangiitis (GPA)		Huntington's Disease
	Churg-Strauss syndrome		Hydrocephalus
	Lupus		Quadriplegia, Paraplegia
	Microscopic polyangiitis		Down's Syndrome
In the last 2 years:	Polymyositis/dermatomyositis	In the last 5 years:	Autism
	Marfan syndrome		Mental incapacity
	Conviction for reckless driving, driving under the influence of alcohol or drugs (DUI or DWI)		Any disease of the Central Nervous System
In the last 12 months:	Been convicted or plead guilty to 3 or more moving violations		Organ failure or received an organ or bone marrow transplant
	Wheelchair, walker, electric scooter (used or advised to use)		Hospitalized for high blood pressure
	Oxygen (used or advised to use)		Hospitalized for any Mental or Nervous Disorder
	Hospice, assisted living, nursing home, adult day care, home health care (received or been advised to receive)		Use, positive test, or possession conviction for illegal drugs, narcotics and other habit-forming drugs (includes medical marijuana and opioids, unless used only as prescribed)
	Assistance (human or device) with ADL's or transferring		Medical treatment or counseling for the use of alcohol, or drugs (illegal or prescribed)
	Diagnosed with Bowel or Bladder Incontinence		Felony conviction or guilty plea
	Catheter (used or advised to use)		Coronary Artery Bypass Surgery
	Consulted with a member of the medical profession for chronic cough, unexplained weight loss greater than 10 pounds, fatigue, or unexplained gastrointestinal bleeding?		Aneurysm
	Dialysis (had or been advised to have)		Coronary Artery Disease
	Applied for or received disability, hospital or medical benefits from any insurance company, government, employer, or other source (other than for maternity, fractures, spinal or back disorders or hip or knee replacement)?		Heart Attack
	Confined to any hospital or other medical facility		Angioplasty
	On parole or probation, or awaiting trial		Stent Placement
	Engage in any motor sports racing, boat racing, parachuting/skydiving, hang gliding, base jumping, rock or mountain climbing		Valvular Heart Disease with Repair or Replacement
	Live or work outside of the US		Cardiomyopathy
			Congestive Heart Failure (CHF)
			Congenital Heart Disease
			Abnormal heart rhythm (Tachycardia, Atrial Fibrillation (Afib), Atrial Flutter, Bradycardia, Ventricular Fibrillation)
			Transient Ischemic Attack (TIA)
			Stroke/Mini Stroke
			Cerebral, Aortic or Thoracic Aneurysm

Health Questions (may vary by state)

If any question is answered “Yes”, the Proposed Insured is not eligible for coverage. Please be sure to review the prescription knockouts as well, to determine eligibility.

1. Has the Proposed Insured ever been diagnosed by a member of the medical profession or tested positive for HIV (Human Immunodeficiency Syndrome) or AIDS (Acquired Immune Deficiency Syndrome) or AIDS Related Complex (ARC) caused by the HIV infections?
2. Has the Proposed Insured (i) ever been diagnosed by a member of the medical profession with, or (ii) been advised within the past 5 years by a member of the medical profession to seek treatment for:
 - a. Bipolar Depression, Schizophrenia, Alzheimer's Disease, Dementia, Parkinson's Disease, Sickle Cell Anemia, Lou Gehrig's Disease (ALS), Muscular Dystrophy, Demyelinating Disease including Multiple Sclerosis, Huntington's Disease, Hydrocephalus, Quadriplegia, Paraplegia, Down's Syndrome, Autism, mental incapacity, or any other disease of the central nervous system?
 - b. Organ failure or received an organ or bone marrow transplant?
 - c. Insulin dependent diabetes; any form of diabetes (other than gestational diabetes) diagnosed before the age of 50; or Diabetes at any age with complications of Neuropathy (nerve), Retinopathy (eye), Nephropathy (kidney) or Peripheral Vascular Disease (PVD or PAD)?
4. Has the Proposed Insured ever been diagnosed or treated for Acquired Immune Deficiency Syndrome (AIDS) and/or Human Immunodeficiency Virus (HIV) infection by a licensed member of the medical profession?
3. In the last 5 years, has the Proposed Insured: (a) been hospitalized for high blood pressure or any mental or nervous disorder? (b) used, tested positive for or been convicted of possession of cocaine, heroin, barbiturates, amphetamines, hallucinogenic, narcotics or other habit-forming drugs or had medical treatment or counseling for the use of alcohol, or drugs (illegal or prescribed)? (c) been convicted of or pled guilty to a felony or are currently on parole or probation, or awaiting trial?

Health Questions (may vary by state)

4. In the last 5 years, has the Proposed Insured been diagnosed or treated by a member of the medical profession for, or hospitalized for:
- a. Coronary Artery Bypass Surgery, Stroke, Aneurysm, Coronary Artery Disease, Heart Attack, Angioplasty, Stent Placement, Valvular Heart Disease with Repair or Replacement, Cardiomyopathy, Congestive Heart Failure (CHF), Congenital Heart Disease, Transient Ischemic Attack (TIA), stroke/mini stroke, abnormal heart rhythm, or Cerebral, Aortic or thoracic Aneurysm?
 - b. Chronic Obstructive Pulmonary Disease (COPD), Chronic Bronchitis, Emphysema, Cystic Fibrosis or any other Chronic Lung Disorder (except mild Asthma)?
 - c. Cancer, Tumor, Leukemia, Lymphoma, or Melanoma (excluding basal cell or squamous cell skin cancer)?
 - d. Chronic Kidney Disease, end stage Renal Disease, or Liver Disease including Cirrhosis, Hepatitis B or Hepatitis C?
 - e. Any disease or disorder of the immune system or Rheumatoid arthritis (RA), Scleroderma, Granulomatosis with polyangiitis (GPA), Churg-Strauss syndrome, Lupus, Microscopic polyangiitis, Polymyositis/dermatomyositis or Marfan syndrome?
5. Has the Proposed Insured been advised by a licensed medical professional that their life expectancy is less than 24 months?
6. In the last 2 years, has the Proposed Insured had any convictions for reckless driving, driving under the influence of alcohol or drugs (DUI or DWI), or been convicted of or plead guilty to 3 or more moving violations?

Health Questions (may vary by state)

7. Within the last 12 months, has the Proposed Insured:

- a. used, or been advised by a member of the medical profession to use, any of the following: wheelchair, walker, electric scooter, catheter or oxygen?
- b. received, or been advised by a member of the medical profession to receive, any of the following types of care: hospice, assisted living, nursing home, adult day care, home health , or is the Proposed Insured currently confined to any hospital or other medical facility?
- c. required the assistance of another person or device with activities of daily living (eating, dressing, bathing, or toileting) or transferring (getting in and out of a chair, bed, shower or tub), or have you been diagnosed by a member of the medical profession with bowel or bladder incontinence?

8. In the last 12 months, has the Proposed Insured been advised or referred by a member of the medical profession to see a specialist or, have surgery, diagnostic testing (other than for routine screening purposes or tests related to the Human Immunodeficiency Virus (AIDS virus)) or treatment which has not yet started, been completed or for which results are not known?

9. In the last 12 months, has the Proposed Insured: (a) consulted with a member of the medical profession for chronic cough, unexplained weight loss greater than 10 pounds (other than due to diet or exercise), fatigue or unexplained gastrointestinal bleeding? (b) had dialysis or been advised by a member of the medical profession to have dialysis?

10. In the last 12 months, has the Proposed Insured applied for or received disability, hospital or medical benefits from any insurance company, government, employer, or other source (other than for maternity, fractures, spinal or back disorders or hip or knee replacement)?

11. In the next 2 years, does the Proposed Insured plan to: (a) live or work outside of the US? (b) engage in any motor sports racing, boat racing, parachuting/skydiving, hang gliding, base jumping, rock or mountain climbing?

The Application Process

Upon review of the health information, if any declinable medical conditions or prescriptions apply to the proposed insured, they do not qualify for this plan.

If after reviewing the knockout list, the client may be eligible, please continue to Apptical's LiveApp web portal:
<https://web.apptical.com/LiveApp/Login> to complete the application.

You will find detailed information on how to submit the application in our E-application training guide.



New Vista® Final Expense Whole Life Insurance



New Vista

Why sell New Vista final expense?

- 3 Plan options (Level, Graded, Modified) that pay the same commission level ...no matter the age
- Diabetic friendly underwriting - Controlled diabetes without any complications qualifies for Level plan
- Smoker rates based on cigarette smoking only (current smoker, smoked within 12 months or used smoking cessation medications within the last 12 months)
- Social Security billing available (aligns payment date with deposit) and acceptance of Direct Express (also eligible for advances)
- Available through member company S.USA in most states + DC
(not available in CT, ME, MT, ND, NH, NY, SC, SD)
- Optional Accidental Death Rider available through age 74 (expires at age 75)

Benefits for the insured:

- Permanent protection, as long as premiums are paid
- Premiums are guaranteed never to increase
- Cash value may be borrowed against for any reason
- Accelerated death benefit for terminal illness (not available in CA)
- Simple application process – No medical exams, just a few health questions



Product Details

Issue ages: 55-80 (policy) / 55-74 (accidental death benefit rider)

Expiry age: 121 (policy) / 75 (accidental death benefit rider)

Face amounts: \$5,000 - \$35,000

Risk/rate class: Three death benefit plans – Level, Graded, Modified. The plan is simplified issue, approved/declined, male/female and smoker distinct based on cigarette use in the past 12 months only.

Premiums: Premiums are based on issue age, gender and smoking class, and are fixed throughout the lifetime of the contract, with cash value accumulation.

Accelerated death benefit feature (not available in CA): Should the insured be diagnosed with a terminal illness while the policy is in force, the Accelerated Death Benefit feature allows access to a portion of the policy proceeds.

Optional accidental death benefit rider: An Accidental Death Benefit Rider can be added to all 3 plan options. If elected, the rider coverage amount will equal the initial coverage amount of the base plan. The rider expires at age 75, so the proposed insured must be 74 or younger to apply.

Underwriting

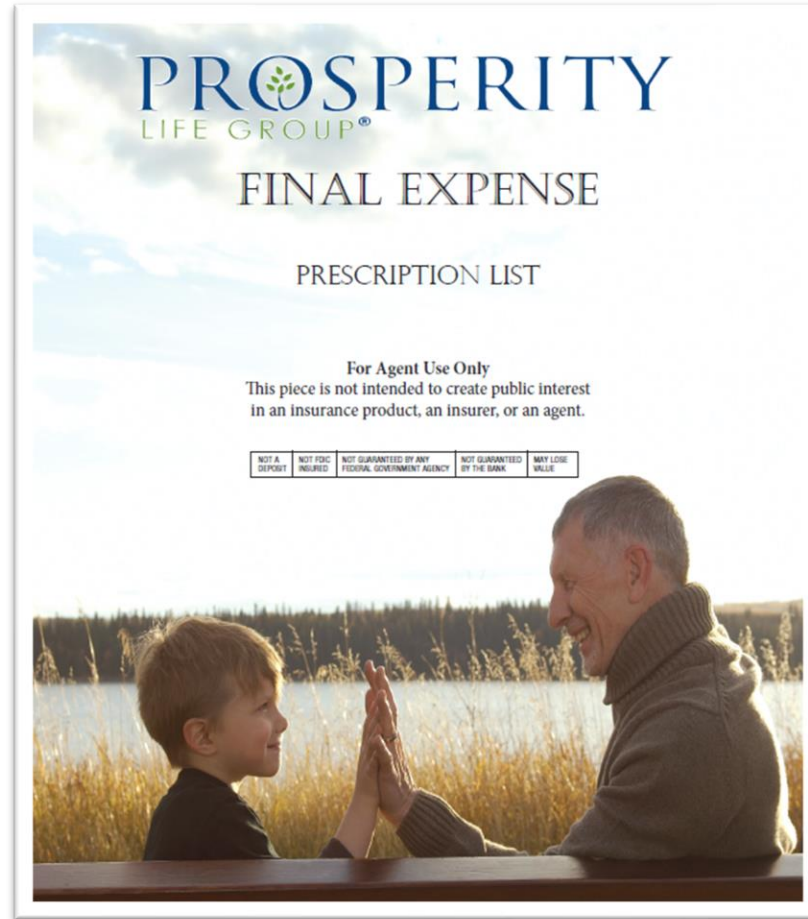
For most applicants, the underwriting decision is based on height/weight, answers to the health questions and an MIB and prescription drug service call out. The policy should be submitted through Apptical's point-of-sale underwriting method. If an underwriting determination cannot be made at point of sale, the case will be withdrawn, and the customer, at their own expense, may submit complete medical records for further consideration.

Build Chart and Rx List

Builds falling outside of the chart for the respective plan type would not qualify.

Please review all medications in the Prescription List, including smoking cessation aides and medications.

This can be found in the Resources section of the Agent Portal to pre-underwrite your client.



Height	Minimum Weight (all plans)	Max Weight Level	Max Weight Graded	Max Weight Modified
4'6"	68	187	202	218
4'7"	71	194	209	225
4'8"	74	201	216	232
4'9"	77	208	223	239
4'10"	80	215	230	246
4'11"	83	222	237	253
5'0"	86	229	245	262
5'1"	89	237	253	271
5'2"	92	246	262	280
5'3"	95	253	269	288
5'4"	98	260	278	297
5'5"	101	268	286	306
5'6"	104	275	294	315
5'7"	107	284	304	325
5'8"	110	292	313	334
5'9"	113	299	321	343
5'10"	117	308	330	353
5'11"	121	316	339	362
6'0"	125	325	348	372
6'1"	129	333	356	381
6'2"	133	341	366	391
6'3"	137	349	373	399
6'4"	142	357	382	409
6'5"	147	365	392	419
6'6"	152	373	406	434
6'7"	159	381	413	442
6'8"	162	389	421	450
6'9"	167	397	430	460

New Vista Plan Options

	Level	Graded	Modified
Insured Issue Age (Age Last Birthday)	55-80	55-80	55-80
Base Death Benefit	Death benefit is equal to face amount of policy from first day of coverage	<u>Non-Accidental Death</u> ¹ 1 st year 30% of face amount 2 nd year 70% of face amount 3 rd year+ full face amount	<u>Non-Accidental Death</u> ¹ 1 st year 110% of annual premium 2 nd year 231% of annual premium 3 rd year+ full face amount
Accelerated Death Benefit Feature ²	Up to 50% of death benefit in the event of a terminal illness	Up to 50% of death benefit in the event of a terminal illness	Up to 50% of death benefit in the event of a terminal illness
Optional Accidental Death Benefit Rider ³	1x face amount Expires at age 75	1x face amount Expires at age 75 (Accidental death benefits are full face in years 1-2)	1x face amount Expires at age 75 (Accidental death benefits are full face in years 1-2)

¹ Base death benefit for accidental death is full face amount in all years.

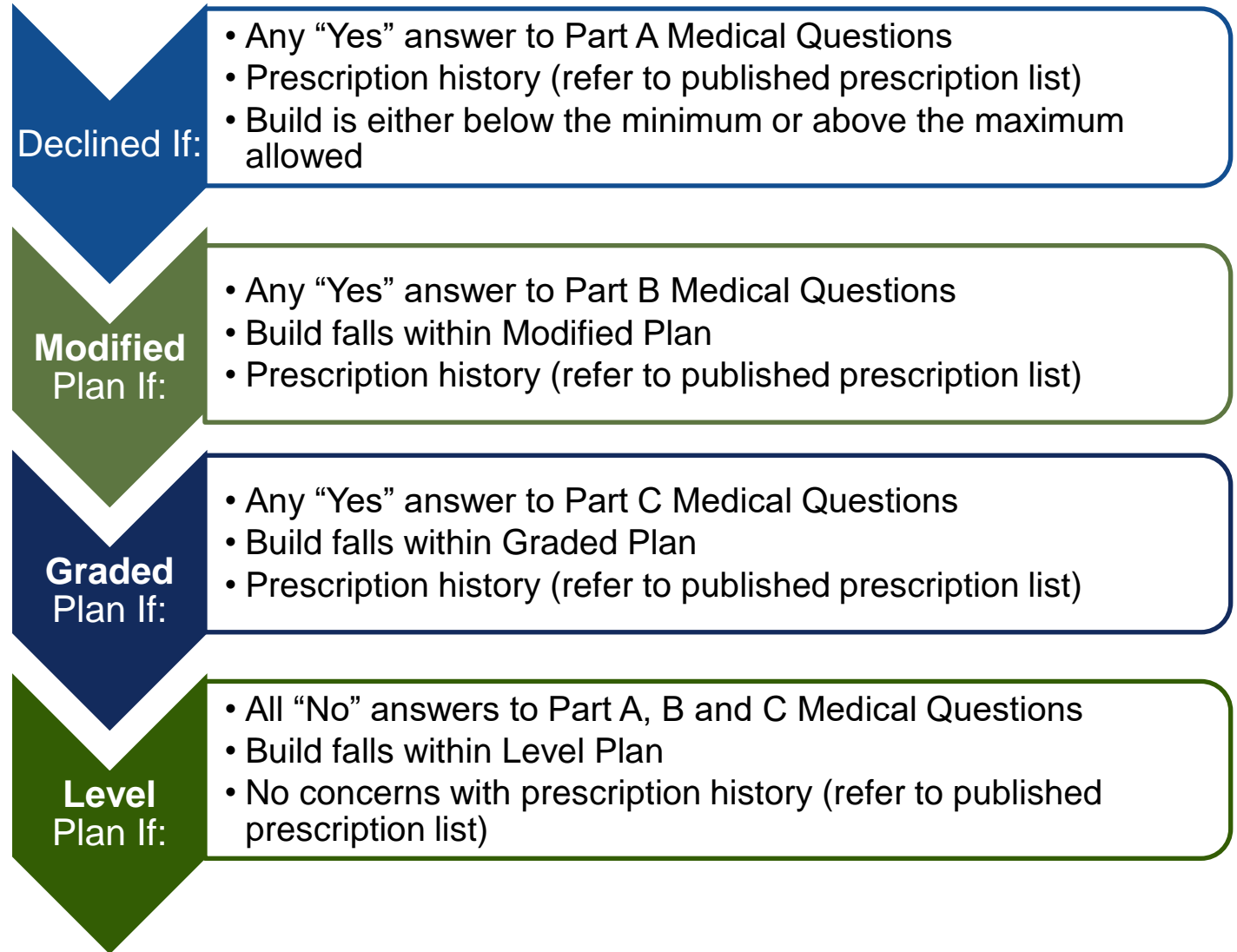
² There is no additional premium charge for this benefit but there is a \$150 processing fee, and the benefit is discounted as an early payment. Not available in CA.

³ Issued through Insured age 74 only (expires age 75). Additional premiums apply.

New Vista Plan Options

In all cases, Apptical will run MIB and RX history checks. Review of this medical information may result in an adverse decision based on Company underwriting guidelines. Applications may also be withdrawn due to unresolved medical information.

Please make sure to review the health questions with your client in their entirety, have clients review and confirm answers, and inform them of the prospect of having the claim contested if the answers are incorrect.



Health Questions (may vary by state)

Part A - if any question is answered “Yes”, the Proposed Insured is not eligible for coverage

1. Is the Proposed Insured currently or in the last 30 days been: hospitalized, committed to a psychiatric facility, confined to a nursing facility, receiving hospice or home health care, confined to a wheelchair due to a disease, or waiting for an organ transplant?
2. Does the Proposed Insured currently require human assistance or supervision with eating, dressing, toileting, transferring from bed to chair, walking, maintaining continence or bathing?
3. Within the past 12 months has the Proposed Insured:
 - a. been advised by a member of the medical profession to have a diagnostic test (other than an HIV test), surgery, home health care or hospitalization which has not yet started, been completed or for which results are not known?
 - b. used or been advised by a member of the medical profession to use oxygen equipment for assistance in breathing (excluding CPAP or nebulizer)?
 - c. had or been advised by a member of the medical profession to have Kidney Dialysis?
4. Has the Proposed Insured ever been diagnosed or treated for Acquired Immune Deficiency Syndrome (AIDS) and/or Human Immunodeficiency Virus (HIV) infection by a licensed member of the medical profession?
5. Has the Proposed Insured ever been diagnosed or received treatment by a member of the medical profession for Alzheimer’s disease, dementia, Lou Gehrig’s/Amyotrophic Lateral Sclerosis (ALS), Cirrhosis of the Liver (Stage C)?
6. Has the Proposed Insured ever been diagnosed by a member of the medical profession with more than one occurrence of the same or different type of cancer or is the Proposed Insured currently receiving treatment (including taking medication) for any form of cancer (excluding basal cell skin cancer)?

Health Questions (may vary by state)

Part B - if any question is answered “Yes”, the Proposed Insured may be eligible for the Modified Death Benefit

1. In the past 2 years, has the Proposed Insured been diagnosed or received treatment from a member of the medical profession, or other practitioner, or been hospitalized for any of the following:
 - a. the use of alcohol or drugs; or been advised by a physician, practitioner, health facility or counselor to restrict the use of alcohol or drugs?
 - b. complications of diabetes such as diabetic coma or insulin shock or had an amputation due to complications of any disease?
 - c. heart attack, angina (chest pain), congestive heart failure, cardiomyopathy stroke, transient ischemic attack (TIA), or aneurysm or had heart or circulatory surgery?
2. In the past 3 years, has the Proposed Insured been diagnosed, treated, or prescribed medication by a member of the medical profession for: internal cancer, including but not limited to, malignant brain tumor, malignant melanoma (but excluding basal/squamous cell skin cancer), leukemia, or multiple myeloma?
3. In the past 2 years, has the Proposed Insured had more than 1 conviction for reckless driving or for driving under the influence of alcohol or drugs (DUI or DWI)?

Health Questions (may vary by state)

Part C - if any question is answered “Yes”, the Proposed Insured may be eligible for the Graded Death Benefit

1. Has the Proposed Insured ever been diagnosed, treated, or prescribed medication by a member of the medical profession for:

- a. Parkinson’s disease, Systemic Lupus (SLE) or sickle cell disease?
- b. Cirrhosis (Stage A or Stage B) of the liver, chronic hepatitis or other liver disorder, kidney failure or other chronic kidney disease?
- c. Chronic Obstructive Pulmonary Disease (COPD), which includes emphysema, black lung disease or tuberculosis?
- d. Bipolar Disorder or Schizophrenia or been hospitalized in the past 2 years for any mental or nervous disorder?

If all questions in Parts A, B and C are answered “No”, the Proposed Insured may be eligible for the Level Death Benefit

If after reviewing the knockout list and prescription guide, the client is a good candidate, please continue to Apptical’s LiveApp web portal: <https://web.apptical.com/LiveApp/Login> to complete the application.

You will find detailed information on how to submit the application in our E-application training guide.



PrimeTerm to 100® Graded Death Benefit Term Life Insurance



PrimeTerm to 100

PrimeTerm to 100 is a simplified issue graded death benefit term policy, renewable to age 100.

- 3 year graded period, then full face death benefit in Years 4-20
- At the end of the initial 20-year term, the premium remains level and the death benefit decreases annually to age 100, at which time the policy expires.
- This policy has been designed for customers who are in less-than-perfect health but who have a life expectancy of several years.

Benefits for the insured:

- Affordable protection to age 100
- Premiums are guaranteed never to increase
- Simple application process – No medical exams, only 3 health questions

Why sell PrimeTerm?

- No smoker rates
- Accidental Death Rider is optional but doubles coverage
- Instant underwriting decision in most cases
- Social Security billing available (aligns payment date with deposit)
- Multiple payment options including the Social Security Direct Express debit card



Product Details

Issue ages: 40-80 (policy) / 40-74 (accidental death benefit rider)

Expiry age: 100 (policy) / 75 (accidental death benefit rider)

Face amounts: \$5,000 - \$30,000

Risk/rate class: The plan is simplified issue, approved/declined, male/female and is **not** smoker distinct.

Premiums: Premiums are based on issue age and gender only, and are fixed throughout the lifetime of the contract, with cash value accumulation. **No policy fee!**

Accelerated death benefit feature (not available in CA): Should the insured be diagnosed with a terminal illness, the accelerated death benefit feature allows access to a portion of the policy proceeds.

Optional accidental death benefit rider: An accidental death benefit rider can be added. If elected, the rider coverage amount will equal the initial coverage amount of the base plan. The rider expires at age 75, so the proposed insured must be 74 or younger to apply.

Underwriting

The underwriting decision is accept/reject based on 3 knock-out questions, as well as an MIB and prescription history call out. Please review the Rx guide before completing the application. The policy should be submitted through Apptical's point-of-sale underwriting method. If an underwriting determination cannot be made at point of sale, the case will be withdrawn, and the customer, at their own expense, may submit complete medical records for further consideration. Height and weight are not considered in the underwriting.

Death Benefit

Policy Year	Death Benefit
Year 1*	Return of premium plus 15% interest
Year 2*	30% of full face amount for issue age 40-74 40% of full face amount for issue age 75-80
Year 3*	60% of full face amount for issue age 40-74 70% of full face amount for issue age 75-80
Years 4-20	Full face amount
Years 21+	Uniformly decreasing annually until expiry, to 5% of full face amount in the year preceding expiration

*For an accidental death occurring during the first 3 years, the base death benefit is the full face amount.

Sample Death Benefit

Male, age 65
Face amount \$20,000
Annual premium \$1,758.40

End of Year	Death Benefit*
1	\$ 2,022
2	\$ 6,000
3	\$12,000
4 to 20	\$20,000
21	\$ 18,660
22	\$ 17,340
23	\$ 16,000
24	\$ 14,680
25	\$ 13,340
26	\$ 12,000
27	\$ 10,680
28	\$ 9,340
29	\$ 8,020
30	\$ 6,680
31	\$ 5,340
32	\$ 4,020
33	\$ 2,680
34	\$ 1,360
35	\$ 1,000

*The amount shown for Years 1-3 assumes a non-accidental death. Death benefit payments are reduced by outstanding policy loans (including accrued interest) and unpaid premium due.

3 Simple Health Questions (may vary by state)

1.

Within the past 2 years, have you been confined to or been advised by a licensed medical professional to be admitted to a nursing home, hospice, extended care, special treatment facility, required the use of oxygen equipment to assist in breathing, or do you need ongoing personal assistance performing your Activities of Daily Living (ADL's) eating, bathing, dressing, toileting, transferring (walking) and continence?

2.

Within the past 2 years, have you been diagnosed by a member of the medical profession with any cancer (excluding Basal or Squamous cell skin cancer), heart attack (myocardial infarction), heart surgery, cardiomyopathy, congestive heart failure, stroke, Alzheimer's disease or dementia, or have undergone major organ transplant surgery?

3.

Have you been advised by a licensed medical professional that your life expectancy is less than 24 months?

Note: Please review the prescription guide as well, to determine eligibility.

The Application Process

Upon review of the health information, if any declinable medical conditions or prescriptions apply to the proposed insured, they do not qualify for this plan.

If after reviewing the knockout list and prescription guide, the client may be eligible, please continue to Apptical's LiveApp web portal: <https://web.apptical.com/LiveApp/Login> to complete the application.

You will find detailed information on how to submit the application in our E-application training guide.

How Your Client Can Access Documents on the Customer Portal

Visit www.prosperitylife.com and click the **LOG IN** button and then select from the *Policyholder* log in options.

Access is obtained by any policyholder through an easy self-registration process.

Once they have their account, they can:

- View important details about a policy and policy related transactions
- See when premium payment is due and make a payment
- View, download and print notices, statements, letters, and forms
- Change mailing address
- Change premium payment method and payment schedule
- Obtain forms for other policy changes
- E-mail us directly



Thank You

Questions?

Contact Agent Support at 866-380-6413, option 1
or agentcare@prosperitylife.com



Summary of coverage only. Refer to the policy and riders for applicable exclusions, and limitations, including death benefit reduction first 2 or 3 policy years for graded and modified plans, suicide exclusion and 2-year contestability period for material height/weight, smoking and health history misrepresentations made in the application. **You must disclose all exclusions and limitations to the client.**

S.USA does not provide tax advice. Clients should be advised to consult their tax advisors on specific tax questions.

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Products not available all states. Features may vary by state.

S.USA is solely responsible for its own financial and contractual obligations.

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