



Family Freedom Term-Individual Term Life Insurance

Issued by S.USA Life Insurance Company, Inc.

**Policy Form #'s ICC20MTMPUECS20 and MTMPUEFL20 and Rider Form #'s
 ICC20CHIRUECS20, ICC20CRIRUECS20, ICC20CLTRUECS20, ICC20ADBRUECS20,
 ICC16WPDRUECS16, CHIRUEFL20, CRIRUEFL20, TIRUEFL20, CLTRUEFL20,
 ADBRUEFL20, WPDRUEFL18**

FOR AGENT USE ONLY

PRODUCT DESCRIPTION	Simplified Issue Term Life Insurance	
PREMIUM GUARANTEE & RENEWABILITY	Premium is level during the initial term period of 10, 15, 20, 25 & 30 years. Renewal premiums are subject to change but will not exceed Guaranteed Rates stated in the policy.	
LEVEL TERM OPTIONS	<u>Issue Age</u>	<u>Term</u>
	18 – 75	10 Year
	18 – 70	15 Year
	18 – 65	20 Year
	18 – 60	25 Year
	18 – 55	30 Year
COVERAGE AMOUNT	\$50,000 - \$500,000 and based on issue age.	
COVERAGE AMOUNT OPTIONS	<u>Issue Age</u>	<u>Face Amount</u>
	18 – 45	\$50K – 500K
	46 – 55	\$50K – 400K
	56 – 65	\$50K – 250K
	66 – 75	\$50K – 100K
BILLING OPTIONS & PREMIUM MODES	Direct Bill - Annual; Semi-Annual; Quarterly EFT/Debit Card - Annual; Semi-Annual; Quarterly; Monthly	
POLICY FEE	A=\$80.00: S=\$41.20: Q=\$21.20: M=\$7.20	
MODAL FACTORS	Semi-Annual=0.5150: Quarterly=0.2650: Monthly=0.090	

<p>UNDERWRITING</p>	<p>Simple Application Process – No Medical Exams, easy to use E-application</p> <p>The underwriting decision is Approve/Decline/Refer based on height/weight, application health questions, MVR, MIB, prescription history, and TrueRisk® Life (for face amounts over \$250,000). The application must be taken face to face using Appical's e-sign platform. Some cases may be referred to the Home Office for additional underwriting.</p>
<p>CONVERTIBILITY</p>	<p>Convertible to a whole life policy even if health changes until the earlier of the 10th anniversary or anniversary nearest the Insured's 75th birthday.</p>
<p>ACCELERATED DEATH BENEFITS (Included with the policy for no additional premium)</p>	<p>Should the insured be diagnosed with a <u>terminal</u>, <u>critical</u>, or <u>chronic</u> illness, Accelerated Death Benefit Riders allow access to a portion of the policy proceeds with no additional premium (discount factor and administration charge apply upon acceleration). Certain limitations and restrictions apply, please review policy pages for full details. Exercise of the accelerated benefit will decrease policy values.</p> <p>Terminal Illness Acceleration of Death Benefit:</p> <p>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.</p> <p>Critical Illness Acceleration of Death Benefit:</p> <p>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, cancer, kidney failure, major organ transplant and ALS. Multiple benefit payouts are available, maximum of one per calendar year. Must wait 180 days between elections.</p> <p>Chronic Illness Acceleration of Death Benefit:</p> <p>Acceleration of up to 25% of base policy death benefit each time insured is diagnosed with a Chronic Illness. Chronic Illness means that within the last 12 months the Insured has been certified by a Licensed Health Care Practitioner: (1) to be unable to perform, without Substantial Assistance from another individual, at least two Activities of Daily Living for an expected period of at least 90 days due to a loss of functional capacity; or (2) to require Substantial Supervision to protect the Insured from threats to health and safety due to Severe Cognitive Impairment. For the first benefit only, a 90 day Elimination Period applies – the insured will be eligible for the benefit only after 90 consecutive days commencing from the date certified as Chronically Ill. No benefit is payable for the Elimination Period. Multiple benefit payouts are available, maximum of one per calendar year.</p>

OPTIONAL RIDERS

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
- Rider terminates at insured's age 65 (if then disabled it terminates when no longer disabled or age 70, whichever is earlier). The issue age range for this rider is Insured Age 18-55.

Children's Term Rider

- Pays a death benefit (elect \$5000, \$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's age 65.

Limitations:

There is a \$350,000 maximum coverage rule on all simple issue coverage based on coverage in force plus proposed amounts. Refer to the policy for applicable exclusions and limitations. You must disclose all limitations and exclusions to the client.

Prosperity Life Group is a marketing name for Prosperity Group Holdings, LP and its subsidiaries. Life insurance, annuities, and supplemental health products are underwritten by SBLI USA Life Insurance Company, Inc. (SBLI USA), headquartered in New York, NY, and S.USA Life Insurance Company, Inc. (S.USA) and Shenandoah Life Insurance Company (Shenandoah Life), both headquartered in Roanoke, VA. Only SBLI USA is an authorized New York insurer. S.USA and Shenandoah Life are not authorized as insurers in, and do not do insurance business in, New York. Each underwriting company is responsible for its own financial and contractual obligations. SBLI USA Life Insurance Company, Inc. is not affiliated with The Savings Bank Mutual Life Insurance Company of Massachusetts or The Savings Bank Life Insurance Company of Connecticut.

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

Height and Weight must fall within the build chart to qualify.

Rates Per 1000 – Male

Issue	10 Year Term (18 - 75)		15 Year Term (18 - 70)		20 Year Term (18 - 65)		25 Year Term (18 - 60)		30 Year Term (18 - 55)	
	NS	S	NS	S	NS	S	NS	S	NS	S
18	1.10	2.19	1.13	2.24	1.24	2.98	1.42	3.52	1.63	3.78
19	1.10	2.19	1.13	2.24	1.24	2.98	1.42	3.52	1.63	3.78
20	1.10	2.19	1.13	2.24	1.24	2.98	1.42	3.52	1.63	3.78
21	1.10	2.19	1.13	2.24	1.24	2.98	1.42	3.52	1.63	3.78
22	1.10	2.19	1.13	2.24	1.24	2.98	1.42	3.52	1.63	3.78
23	1.10	2.19	1.13	2.24	1.24	2.98	1.42	3.52	1.63	3.78
24	1.10	2.19	1.13	2.24	1.24	2.98	1.42	3.52	1.63	3.78
25	1.10	2.19	1.13	2.24	1.24	2.98	1.42	3.52	1.63	3.78
26	1.11	2.36	1.15	2.42	1.27	3.14	1.47	3.69	1.70	3.97
27	1.12	2.53	1.17	2.60	1.30	3.30	1.52	3.86	1.77	4.16
28	1.13	2.70	1.19	2.78	1.33	3.46	1.57	4.03	1.84	4.35
29	1.14	2.87	1.21	2.96	1.36	3.62	1.62	4.20	1.91	4.54
30	1.15	3.04	1.23	3.14	1.39	3.78	1.67	4.37	1.98	4.73
31	1.16	3.21	1.25	3.32	1.42	3.94	1.72	4.54	2.05	4.92
32	1.17	3.38	1.27	3.50	1.45	4.10	1.77	4.71	2.12	5.11
33	1.18	3.55	1.29	3.68	1.48	4.26	1.82	4.88	2.19	5.30
34	1.19	3.72	1.31	3.86	1.51	4.42	1.87	5.05	2.26	5.49
35	1.20	3.85	1.28	4.02	1.55	4.62	1.92	5.20	2.29	5.66
36	1.33	4.22	1.41	4.51	1.73	5.13	2.17	5.87	2.62	6.44
37	1.46	4.59	1.54	5.00	1.91	5.64	2.42	6.54	2.95	7.22
38	1.59	4.96	1.67	5.49	2.09	6.15	2.67	7.21	3.28	8.00
39	1.72	5.33	1.80	5.98	2.27	6.66	2.92	7.88	3.61	8.78
40	1.85	5.70	1.93	6.47	2.45	7.17	3.17	8.55	3.94	9.56
41	1.98	6.07	2.06	6.96	2.63	7.68	3.42	9.22	4.27	10.34
42	2.11	6.44	2.19	7.45	2.81	8.19	3.67	9.89	4.60	11.12
43	2.24	6.81	2.32	7.94	2.99	8.70	3.92	10.56	4.93	11.90
44	2.37	7.18	2.45	8.43	3.17	9.21	4.17	11.23	5.26	12.68
45	2.52	7.55	2.59	8.91	3.33	9.76	4.38	11.89	5.57	13.49
46	2.92	8.48	3.02	9.94	3.92	10.78	5.03	13.28	6.36	15.34
47	3.32	9.41	3.45	10.97	4.51	11.80	5.68	14.67	7.15	17.19
48	3.55	10.34	3.88	12.00	5.10	12.82	6.33	16.06	7.94	19.04
49	3.90	11.27	4.31	13.03	5.69	13.84	6.98	17.45	8.73	20.89
50	4.25	12.20	4.74	14.06	6.28	14.86	7.63	18.84	9.52	22.74
51	4.65	13.13	5.17	15.09	6.87	15.88	8.28	20.23	10.31	24.59
52	5.15	14.06	5.60	16.12	7.46	16.90	8.93	21.62	11.10	26.44
53	5.72	14.99	6.03	17.15	8.05	17.92	9.58	23.01	11.89	28.29
54	6.12	15.92	6.46	18.18	8.64	18.94	10.23	24.40	12.68	30.14
55	6.53	16.82	6.84	19.22	9.22	19.97	10.90	25.79	13.48	32.03
56	7.39	19.12	8.00	21.63	10.58	22.84	12.50	28.32		
57	8.25	21.42	9.16	24.04	11.94	25.71	14.10	30.85		
58	9.11	23.72	10.32	26.45	13.30	28.58	15.70	33.38		
59	9.97	26.02	11.48	28.86	14.66	31.45	17.30	35.91		
60	10.83	28.32	12.64	31.27	16.02	34.32	18.90	38.44		
61	11.69	30.62	13.80	33.68	17.38	37.19				
62	12.55	32.92	14.96	36.09	18.74	40.06				
63	13.41	35.22	16.12	38.50	20.10	42.93				
64	14.27	37.52	17.28	40.91	21.46	45.80				
65	15.12	39.78	18.45	43.34	22.78	48.68				
66	17.55	44.64	21.58	49.12						
67	19.98	49.50	24.71	54.90						
68	22.41	54.36	27.84	60.68						
69	24.84	59.22	30.97	66.46						
70	27.27	64.08	34.09	72.22						
71	29.70	68.94								
72	32.13	73.80								
73	34.56	78.66								
74	36.99	83.52								
75	39.38	88.39								

Rates Per 1000 – Female

Issue	10 Year Term (18 - 75)		15 Year Term (18 - 70)		20 Year Term (18 - 65)		25 Year Term (18 - 60)		30 Year Term (18 - 55)	
	NS	S	NS	S	NS	S	NS	S	NS	S
18	0.88	1.89	0.91	1.92	0.95	2.35	1.11	2.64	1.25	3.03
19	0.88	1.89	0.91	1.92	0.95	2.35	1.11	2.64	1.25	3.03
20	0.88	1.89	0.91	1.92	0.95	2.35	1.11	2.64	1.25	3.03
21	0.88	1.89	0.91	1.92	0.95	2.35	1.11	2.64	1.25	3.03
22	0.88	1.89	0.91	1.92	0.95	2.35	1.11	2.64	1.25	3.03
23	0.88	1.89	0.91	1.92	0.95	2.35	1.11	2.64	1.25	3.03
24	0.88	1.89	0.91	1.92	0.95	2.35	1.11	2.64	1.25	3.03
25	0.88	1.89	0.91	1.92	0.95	2.35	1.11	2.64	1.25	3.03
26	0.90	1.99	0.93	2.05	0.98	2.48	1.15	2.78	1.30	3.15
27	0.92	2.09	0.95	2.18	1.01	2.61	1.19	2.92	1.35	3.27
28	0.94	2.19	0.97	2.31	1.04	2.74	1.23	3.06	1.40	3.39
29	0.96	2.29	0.99	2.44	1.07	2.87	1.27	3.20	1.45	3.51
30	0.98	2.39	1.01	2.57	1.10	3.00	1.31	3.34	1.50	3.63
31	1.00	2.49	1.03	2.70	1.13	3.13	1.35	3.48	1.55	3.75
32	1.02	2.59	1.05	2.83	1.16	3.26	1.39	3.62	1.60	3.87
33	1.04	2.69	1.07	2.96	1.19	3.39	1.43	3.76	1.65	3.99
34	1.06	2.79	1.09	3.09	1.22	3.52	1.47	3.90	1.70	4.11
35	1.08	2.92	1.12	3.22	1.26	3.67	1.52	4.05	1.75	4.27
36	1.18	3.18	1.23	3.56	1.38	4.04	1.64	4.48	1.96	4.87
37	1.28	3.44	1.34	3.90	1.50	4.41	1.76	4.91	2.17	5.47
38	1.38	3.70	1.45	4.24	1.62	4.78	1.88	5.34	2.38	6.07
39	1.48	3.96	1.56	4.58	1.74	5.15	2.00	5.77	2.59	6.67
40	1.58	4.22	1.67	4.92	1.86	5.52	2.12	6.20	2.80	7.27
41	1.68	4.48	1.78	5.26	1.98	5.89	2.24	6.63	3.01	7.87
42	1.78	4.74	1.89	5.60	2.10	6.26	2.36	7.06	3.22	8.47
43	1.88	5.00	2.00	5.94	2.22	6.63	2.48	7.49	3.43	9.07
44	1.98	5.26	2.11	6.28	2.34	7.00	2.60	7.92	3.64	9.67
45	2.10	5.54	2.20	6.60	2.42	7.34	2.75	8.31	3.84	10.24
46	2.32	6.26	2.45	7.34	2.80	8.16	3.33	9.28	4.44	11.53
47	2.54	6.98	2.70	8.08	3.18	8.98	3.91	10.25	5.04	12.82
48	2.76	7.70	2.95	8.82	3.56	9.80	4.49	11.22	5.64	14.11
49	2.98	8.42	3.20	9.56	3.94	10.62	5.07	12.19	6.24	15.40
50	3.20	9.14	3.45	10.30	4.32	11.44	5.65	13.16	6.84	16.69
51	3.42	9.86	3.70	11.04	4.70	12.26	6.23	14.13	7.44	17.98
52	3.64	10.58	3.95	11.78	5.08	13.08	6.81	15.10	8.04	19.27
53	3.86	11.30	4.20	12.52	5.46	13.90	7.39	16.07	8.64	20.56
54	4.08	12.02	4.45	13.26	5.84	14.72	7.97	17.04	9.24	21.85
55	4.34	12.75	4.65	13.95	6.20	15.49	8.53	17.97	9.85	23.10
56	4.98	14.45	5.50	15.81	7.18	17.62	9.44	20.23		
57	5.62	16.15	6.35	17.67	8.16	19.75	10.35	22.49		
58	6.26	17.85	7.20	19.53	9.14	21.88	11.26	24.75		
59	6.90	19.55	8.05	21.39	10.12	24.01	12.17	27.01		
60	7.54	21.25	8.90	23.25	11.10	26.14	13.10	29.28		
61	8.18	22.95	9.75	25.11	12.08	28.27				
62	8.82	24.65	10.60	26.97	13.06	30.40				
63	9.46	26.35	11.45	28.83	14.04	32.53				
64	10.10	28.05	12.30	30.69	15.02	34.66				
65	10.75	29.72	13.17	32.51	15.95	36.75				
66	12.66	33.35	15.93	36.71						
67	14.57	36.98	18.69	40.91						
68	16.48	40.61	21.45	45.11						
69	18.39	44.24	24.21	49.31						
70	20.30	47.87	26.96	53.49						
71	22.21	51.50								
72	24.12	55.13								
73	26.03	58.76								
74	27.94	62.39								
75	29.83	65.97								

Accidental Death Benefit		
Annual Premiums Per \$1,000 of Rider Coverage		
Issue Age	Male	Female
18-35	1.00	0.75
36-45	1.25	1.00
46	1.39	1.04
47	1.53	1.07
48	1.68	1.11
49	1.82	1.14
50	1.96	1.18
51	1.99	1.20
52	2.03	1.22
53	2.08	1.24
54	2.14	1.28
55	2.21	1.32
56	2.28	1.37
57	2.37	1.42
58	2.47	1.48
59	2.58	1.55
60	2.70	1.62
61	2.82	1.70
62	2.96	1.77
63	3.11	1.86
64	3.26	1.96
65	3.43	2.06
66	3.60	2.16
67	3.78	2.27
68	3.98	2.39
69	4.18	2.51
70	4.41	2.65
71	4.66	2.79
72	4.92	2.95
73	5.20	3.13
74	5.53	3.31

Children's Term Rider	
Ages 15 days - 17	7.50/1000

Waiver of Premium Rates	
Rates/\$100 of waived premium	
4.10	
4.10	
4.10	
4.16	
4.22	
4.28	
4.34	
4.40	
4.54	
4.68	
4.82	
4.96	
5.10	
5.28	
5.46	
5.64	
5.82	
6.00	
6.18	
6.36	
6.54	
6.72	
6.90	
7.12	
7.34	
7.56	
7.78	
8.00	
8.50	
9.00	
9.50	
10.00	
10.50	
10.44	
10.38	
10.32	
10.26	
10.20	