



Company	S.USA Life Insurance Company, Inc. Prosperity Life Group
A.M Best Rating	A-
Standard and Poor's Rating	A-
Product Type	Fixed Indexed
Product	WealthSecureSM Elite 5-Year (SPDA)
Policy Form Number	ICC22FIAPUECS22
Distribution Channels Sold In	B/D: Full Service National B/D: Independent Bank Independent
Product Launch Date	6/26/2023
Bonus	N/A
Surrender Charge	5 Years 9.00, 9.00, 9.00, 8.00, 7.00, 0.00% +/- Market Value Adjustment (MVA)
Share Class	N/A
Mortality and Expense Charge (M&E)	N/A
Product Fee	N/A
Administration Charge	N/A
Other Charge	N/A
*Total Annual Expense	N/A
Annual Contract Fee	N/A
Annual Contract Fee Waived At	N/A

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Company	S.USA Life Insurance Company, Inc. Prosperity Life Group
Product	WealthSecureSM Elite 5-Year (SPDA)
Minimum Guarantee/ Minimum Guaranteed Surrender Value	Varies 87.5% @ 1 - 3%
Strategies / Subaccounts Offered	8 Indexed, 0 Structured, 0 Variable, 1 Fixed
Net Subaccount Fee Range	N/A
Free Transfers per Year	N/A
Transfer Fee	N/A
Rate Banding	No Banding
Current Fixed Account Rate(s)	4.60%
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	N/A
Penalty-Free Withdrawals	5% of of Account Value immediately Must leave \$500 in account
Death Benefit	Full Account Value
Surrender Charge Waivers Available	Nursing Home Terminal Illness
Available Plan Types	IRA, NQ, Roth IRA, SEP IRA
Issue Ages	NQ 0 - 85 Q 18 - 85
Minimum Initial Premiums	Q/NQ \$2,000



Company	S.USA Life Insurance Company, Inc. Prosperity Life Group
Product	WealthSecureSM Elite 5-Year (SPDA)
Minimum Subsequent Premium	N/A
Guaranteed Lifetime Withdrawal Benefit (GLWB)	Actively Marketed Enhanced Guaranteed Lifetime Withdrawal Benefit Rider II Guaranteed Lifetime Withdrawal Benefit Rider II
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A
Guaranteed Minimum Accumulation Benefit (GMAB)	N/A
Guaranteed Minimum Death Benefit (GMDB)	N/A
Guaranteed Minimum Income Benefit (GMIB)	N/A
Other	N/A
State Approvals	States Not Approved In: CA, CT, ID, MT, ND, NH, NY, OR, SC, SD
Street Level Compensation	Channel Specific Product Not Available
Data thought to be current as of:	9/27/2025

* The Total Annual Expense excludes any rider charges. Please refer to the Rider specs for any charges that may apply in addition to the annuity contract charges.



Rates Effective October 14, 2024

Company	Product	Rate Banding	Indices Offered	Index Crediting Frequency	Indexing Method	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Fee for Indexing Method	Guaranteed Participation Rate / Cap / Spread	Performance Triggered Declared Rate
S.USA Life Insurance Company, Inc. Prosperity Life Group	WealthSecure SM Elite 5-Year (SPDA)	N/A	S&P 500	Annual	Annual Point-to-Point	100.00%	11.25% Annually	N/A	N/A	100% / 1.00% Annually / N/A	N/A
			S&P 500	Annual	Annual Point-to-Point	50.00%	N/A	N/A	N/A	10% / N/A / N/A	N/A
			Fidelity U.S Quality Factor Index 5% ER	Annual	Annual Point-to-Point	200.00%	N/A	N/A	N/A	10% / N/A / N/A	N/A
			Fidelity Stocks for Inflation 5% ER	Annual	Annual Point-to-Point	220.00%	N/A	N/A	N/A	10% / N/A / N/A	N/A
			Fidelity U.S Quality Factor Index 5% ER	Biennial	Term End Point with Quarterly High Water Mark Feature	160.00%	N/A	N/A	N/A	10% / N/A / N/A	N/A
			Fidelity Stocks for Inflation 5% ER	Biennial	Term End Point with Quarterly High Water Mark Feature	160.00%	N/A	N/A	N/A	10% / N/A / N/A	N/A
			Fidelity U.S Quality Factor Index 5% ER	Five Years	Term End Point with Quarterly High Water Mark Feature	230.00%	N/A	N/A	N/A	10% / N/A / N/A	N/A
			Fidelity Stocks for Inflation 5% ER	Five Years	Term End Point with Quarterly High Water Mark Feature	230.00%	N/A	N/A	N/A	10% / N/A / N/A	N/A
Current Fixed Account Rate(s)		4.60%									
Upcoming Fixed Account Rate(s)		N/A									

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Other Crediting Strategy Information		Term End Point with Quarterly High Water Mark Feature strategy performs a term end point calculation, subject to the above participation rate, over a two-year or five-year period. Interest automatically locked-in is based on the difference in the index value between the beginning of the crediting term and the highest index value at the close of a quarterly measuring day during the crediting term. Rates are subject to change at the start of every new term.									



Company	S.USA Life Insurance Company, Inc.	S.USA Life Insurance Company, Inc.
Benefit Name	Enhanced Guaranteed Lifetime Withdrawal Benefit Rider II	Guaranteed Lifetime Withdrawal Benefit Rider II
Products Available On	WealthSecure SM Elite 10-Year WealthSecure SM Elite 5-Year WealthSecure SM Elite 7-Year WealthSecure SM Plus 10-Year WealthSecure SM Plus 5-Year WealthSecure SM Plus 7-Year	WealthSecure SM Elite 10-Year WealthSecure SM Elite 5-Year WealthSecure SM Elite 7-Year WealthSecure SM Plus 10-Year WealthSecure SM Plus 5-Year WealthSecure SM Plus 7-Year
Is Benefit a Rider?	Yes	Yes
Benefit Launch Date	4/27/2025	4/27/2025
Can Benefit Be Terminated?	Yes	Yes
Benefit Issue Ages	40 - 85	40 - 85
Minimum Age at Which GLWB Payments Can Commence	50	50
Waiting Period to Exercise Benefit	1 Year	1 Year
Step-Up	No	No
Step-Up Frequency	N/A	N/A
Spousal Continuation	Yes	Yes
Benefit Base Bonus on GLWB	N/A	N/A
Increasing Income after Income Commencement	Yes	Yes
Current Annual Benefit Charge	1.20%	1.10%
Maximum Annual Benefit Charge	2.50%	2.50%
Charge Frequency	Annually	Annually
Charge Based on	Benefit Base	Benefit Base
Rollup Interest Type	Compound	Compound

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Side-by-Side Comparison

Guaranteed Lifetime Withdrawal Benefit

Company	S.USA Life Insurance Company, Inc.	S.USA Life Insurance Company, Inc.
Benefit Name	Enhanced Guaranteed Lifetime Withdrawal Benefit Rider II	Guaranteed Lifetime Withdrawal Benefit Rider II
Rollup	8.50%	8.50%
Initial Rollup Period	10 Years	10 Years
Reset on Rollup Period Permitted	No	No
Maximum Rollup Period	10 Years	10 Years
Impact of Withdrawals Prior to Income Commencement	Pro Rata	Pro Rata
Impact of Excess Withdrawals After Income Commencement	Pro Rata	Pro Rata
Investment Restrictions	N/A	N/A
Benefit Conflicts	N/A	N/A



Company	S.USA Life Insurance Company, Inc.	S.USA Life Insurance Company, Inc.
Benefit Name	Enhanced Guaranteed Lifetime Withdrawal Benefit Rider II	Guaranteed Lifetime Withdrawal Benefit Rider II
<p>Guaranteed Lifetime Withdrawal Benefit</p>	<p>Optional Guaranteed Lifetime Withdrawal Benefit Rider guarantees annual withdrawals at a specified level, regardless if Account Value goes to zero. The Benefit Base will equal the:</p> <p style="text-align: center;">Greater of:</p> <ol style="list-style-type: none"> 8.50% annual increase over 10-year accumulation period or until commencement of income, or Multiplier of 100% of the fixed and indexed interest earned over 10-year accumulation period or until commencement of income. <p>Annual rider charge is deducted from the Account Value, but based on the Benefit Base. Spousal continuation available. Rider must be elected at issue, and can be terminated at client's request. (See below for Income %)</p> <p>Enhanced Guaranteed Withdrawal Payments are available on the life of the annuitant(s) under the following conditions:</p> <ol style="list-style-type: none"> A Licensed Health Care Practitioner certifies that the annuitant is unable to perform two of six activities of daily living, or A Licensed Health Care Practitioner certifies that annuitant has a severe cognitive impairment, or Annuitant must be confined to a qualified care facility, and The condition is expected to be permanent by a Licensed Health Care Practitioner. <p>If the annuitant(s) meets the requirements for enhanced payments, the Guaranteed Withdrawal Payment percentage will increase by 200%. The rider withdrawal payment will adjust back to the original</p>	<p>Optional Guaranteed Lifetime Withdrawal Benefit Rider guarantees annual withdrawals at a specified level, regardless if Account Value goes to zero. The Benefit Base will equal the:</p> <p style="text-align: center;">Greater of:</p> <ol style="list-style-type: none"> 8.50% annual increase over 10-year accumulation period or until commencement of income, or Multiplier of 100% of the fixed and indexed interest earned over 10-year accumulation period or until commencement of income. <p>Annual rider charge is deducted from the Account Value, but based on the Benefit Base. Spousal continuation available. Rider must be elected at issue, and can be terminated at client's request. (See below for Income %)</p>



Company	S.USA Life Insurance Company, Inc.	S.USA Life Insurance Company, Inc.
Benefit Name	Enhanced Guaranteed Lifetime Withdrawal Benefit Rider II	Guaranteed Lifetime Withdrawal Benefit Rider II
	income amount upon the earliest of the confinement period ending or when the Account Value is zero.	
Benefit Payout Table	<p><u>*Income % Based on Age of Commencement</u> (Single Annuitant / Joint Annuitants)</p> <p>Ages 50 - 55 = 5.50% / 5.00%</p> <p>Age 60 = 6.00% / 5.50%</p> <p>Age 65 = 7.00% / 6.50%</p> <p>Age 70 = 7.50% / 7.00%</p> <p>Ages 75+ = 8.00% / 7.50%</p> <p>Income % increases 0.10% each contract year for attained ages between those shown (i.e. 7.70% is the Income % for age 72)</p>	<p><u>*Income % Based on Age of Commencement</u> (Single Annuitant / Joint Annuitants)</p> <p>Ages 50 - 55 = 5.50% / 5.00%</p> <p>Age 60 = 6.00% / 5.50%</p> <p>Age 65 = 7.00% / 6.50%</p> <p>Age 70 = 7.50% / 7.00%</p> <p>Ages 75+ = 8.00% / 7.50%</p> <p>Income % increases 0.10% each contract year for attained ages between those shown (i.e. 7.70% is the Income % for age 72)</p>
Benefit Close Date	N/A	N/A