Let Life Flourish

Prosperity PathWay℠ Series
Fixed Indexed Annuities

For Life

Consumer Brochure

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

PLGM-2609-PW

You've worked for this moment.
Let's make sure it works for you.

Retirement isn't just a financial milestone — it's a life change. Like most meaningful transitions, it brings both excitement and uncertainty.

What you're looking forward to

- More time with family and friends
- The freedom to travel when and where you want
- The opportunity to pursue interests you've put off

What's keeping you up at night?

- Will your savings be enough to support your lifestyle?
- How could market changes affect your plans?
- What happens if life doesn't go as expected?

Both feelings are completely normal.

The goal is to have a retirement plan that does more than grow your savings. It should help protect what you've built and turn it into income you can rely on.

This is where **Prosperity PathWay℠ Series** Fixed Indexed Annuities can help.

Prosperity PathWay Series is designed to turn your savings into income you can count on — with interest credited based on the performance of selected indices, a floor that protects against negative index crediting, and guaranteed income payments that last as long as you do. Like all annuity products, costs and charges may reduce your account value over time.

What is a Fixed Indexed Annuity (FIA)?

An FIA is a contract between you and an insurance company. It's designed to help you accumulate money for retirement, help provide reliable income in retirement, and offers protection from market downturns.

How protection works with an FIA:

When markets rise, your money can grow to help support future income

When markets fall, your principal and credited interest are protected from market loss

An FIA is a way to balance growth potential with protection — allowing you to move forward with greater confidence.

How an FIA can help answer your retirement questions

Will your savings be enough to support your lifestyle?

A steady income can help provide peace of mind — helping your savings last throughout retirement.

How could market changes affect your plans?

Market ups and downs are a reality — but your retirement plan doesn't have to rise and fall with them. Protection from market loss can help you stay on track, even during uncertain times.

What happens if life doesn't go as expected?

Flexibility matters. Having access to your money — and options that can adapt to changing needs — can help you feel more prepared for whatever comes next.

The right solution brings these elements together — helping you protect your savings, grow your money, and create income you can rely on.

Introducing
Prosperity PathWay Series

A solution that offers a balanced approach to retirement planning — helping you move from saving for retirement…to living in retirement with greater confidence.

Prosperity PathWay Series includes two FIAs:

Prosperity PathWay℠ | Offering a straightforward approach focused on long-term income and growth

Prosperity PathWay℠ Max | Includes a Premium Bonus[1] designed to enhance your starting value

[1]The Premium Bonus may vary by issue age and Withdrawal Charge Period and is subject to recapture during the Withdrawal Charge Period.

Create reliable income

Turn your savings into a steady income designed to last throughout retirement.

Growth with opportunity

Earn interest based in part on market index performance — without being directly invested in the market.

Protect what you've built

Your money is protected from market downturns, so you don't lose value in your principal or prior credited interest due to market declines.

Your income on your terms[2]

When the time is right, simply turn on your income payments and start receiving guaranteed money you can count on for life — whether you're covering everyday expenses or handling the unexpected.

Prosperity PathWay Series is a simple, dependable way to bring together the elements that matter most - so you can move into retirement with confidence.

[2]Guaranteed income payments may begin as early as age 50, once all eligibility requirements including the waiting period are met.

How Prosperity PathWay Series works

While specific features vary by product, each solution in Prosperity PathWay Series follows a clear, structured approach.

STEP 1

Start with your savings

Choose the amount that fits your retirement goals. Your money is protected from market downturns from the start.

STEP 2

Grow your money

Your money has the opportunity to grow based in part on market index performance. When markets rise, you can earn interest. When markets fall, your principal and credited interest are protected.

STEP 3:

Turn on income when you're ready

Create a steady income when the time is right for you. You can choose how your income is designed based on your goals and timeline.

It's a clear, dependable approach designed to support you through every stage of retirement.

Create income you can count on

Prosperity PathWay Series is designed to help turn your savings into reliable income when the time is right for you.

Whether your focus is building your savings today or creating income in the future, you have options to align with your retirement goals.

How your income works

When the time is right for you, you can begin taking income from your contract[4]. Your income[5] is designed to provide a steady, reliable source of funds even if market conditions change.

How income can grow over time

Your contract includes a Guaranteed Living Withdrawal Benefit (GLWB) rider designed to support future retirement income. The rider uses an Income Base to determine future income payments. This value is separate from your contract value and is not available as a lump-sum withdrawal.

As the Income Base grows, the amount of income available in retirement may also increase.

Choose the income option that fits your retirement timeline

Everyone's retirement timeline is different. That's why Prosperity PathWay Series offers three income options designed to align with your retirement timing, income needs, and long-term goals. These options are chosen on day one.

[3]Income features, growth methods, and rider fees vary by option selected.
[4]Income availability may vary based on the option selected and applicable age requirements.
[5]Income features and options may vary by product and state.

OPTION 1

Start Income Sooner

USE CASE

You may consider this option if have a 10-to-15-year income horizon, you are fee-sensitive and you prioritize simplicity.

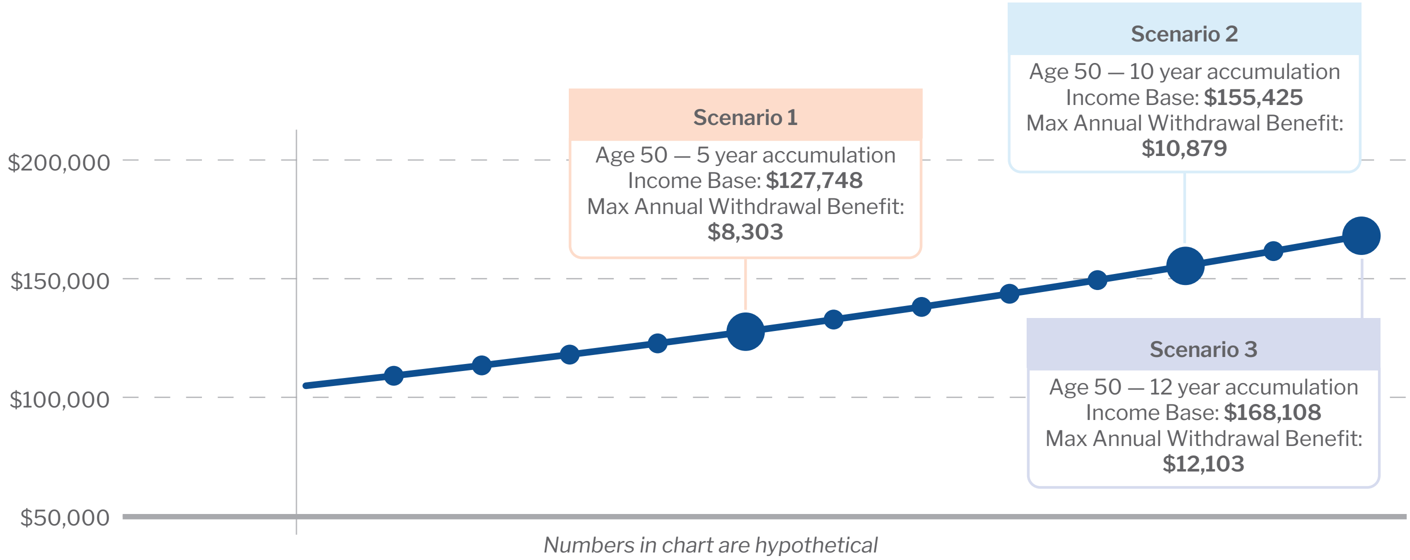
KEY FEATURES

- 15-Year Roll-Up Period
- Rider Bonus added with each premium payment[1]
- No Annual Rider Charge
- Compound Roll-Up interest credited daily to the Income Base

Meet Robert and Linda

Robert and Linda are both 58 years old. They have other savings in place and are not relying on an annuity to cover every expense. What matters most to them is keeping costs simple and predictable. They are looking for steady income growth, and don't want an ongoing rider charge impacting their contract value while they wait.

How Option 1 could work for Robert and Linda



Numbers in chart are hypothetical

This example assumes a premium of $100,000. It also assumes a Rider Bonus of 5% and a Roll-Up Rate of 4%, and hypothetical Guarenteed Withdrawal Percetnage. The rates are hypothetical and may not be the rates available at the time of purchase. The Rider Bonus only applies to the Income Base and is not included in the Accumulation Value. The interest credited to the Accumulation Value has no bearing on the income values in these examples.

[1]Additional Premium Payments are accepted for the first Contract Year. Any Additional Premium Payments received will be allocated to the Fixed Interest Account. The minimum Additional Premium Payment is $5,000.

OPTION 2

Wait to build more income later

USE CASE

This option may be right for you if you are approaching retirement, want to maximize your future income, and can allow your savings time to grow before turning on payments.

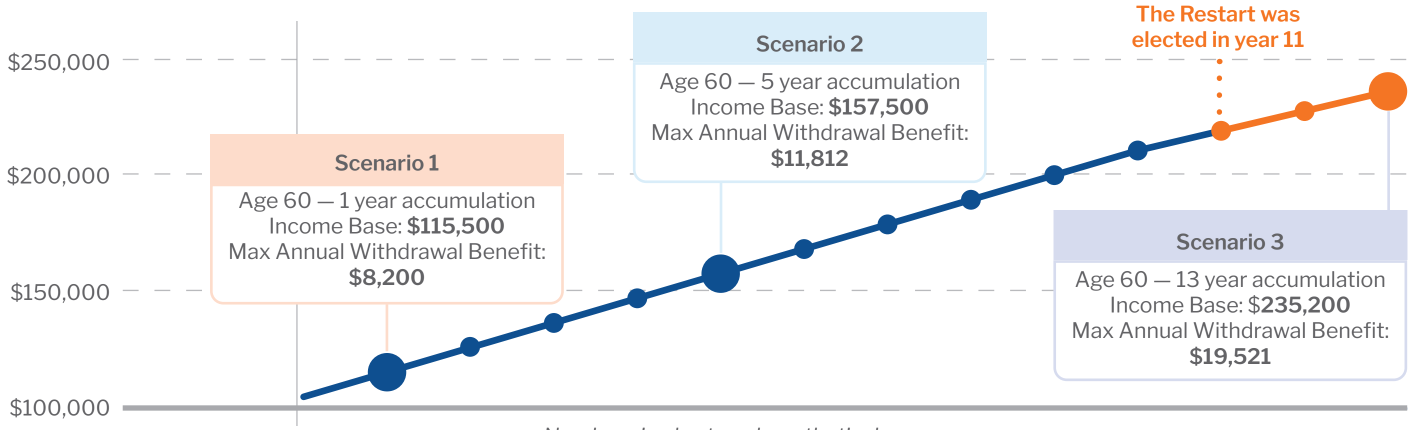
KEY FEATURES

- 10-Year Roll-Up Period
- Rider Bonus added with each premium payment
- Simple interest Roll-Up credited daily to the Income Base, based on the Premium + Rider Bonus
- Annual Rider Charge deducted from the Accumulation Value annually
- **Restart option:** A one-time opportunity after Contract Year Five to extend your roll-up period. Rates and charges may differ from your original contract terms — ask your financial professional if this option makes sense for your situation.

Meet Diane

Diane is 63-years old and is preparing to step back from full-time work as a Healthcare Administrator. She wants an income floor in place soon after she fully retires, and she wants that income to be as strong as possible. Diane is also aware that her health could change and wants built-in protection if that happens. She is looking for strong possible guaranteed income starting within a shorter window, with flexibility if her plans shift and protection if her health becomes a factor.

How Option 2 could work for Diane



Numbers in chart are hypothetical

This example assumes a premium of $100,000. It also assumes a Rider Bonus of 5%, an initial Roll-Up Rate of 10%, a Restart Roll-Up Rate of 8% during years 11-20, and hypothetical Guaranteed Withdrawal Percentages. The rates are hypothetical and may not be the rates available at the time of purchase or at Restart. The Rider Bonus only applies to the Income Base and is not included in the Accumulation Value. The interest credited to the Accumulation Value has no bearing on the income values in these examples.

OPTION 3

Build income for the years ahead

USE CASE

Designed for those who want additional time to build retirement income before beginning withdrawals.

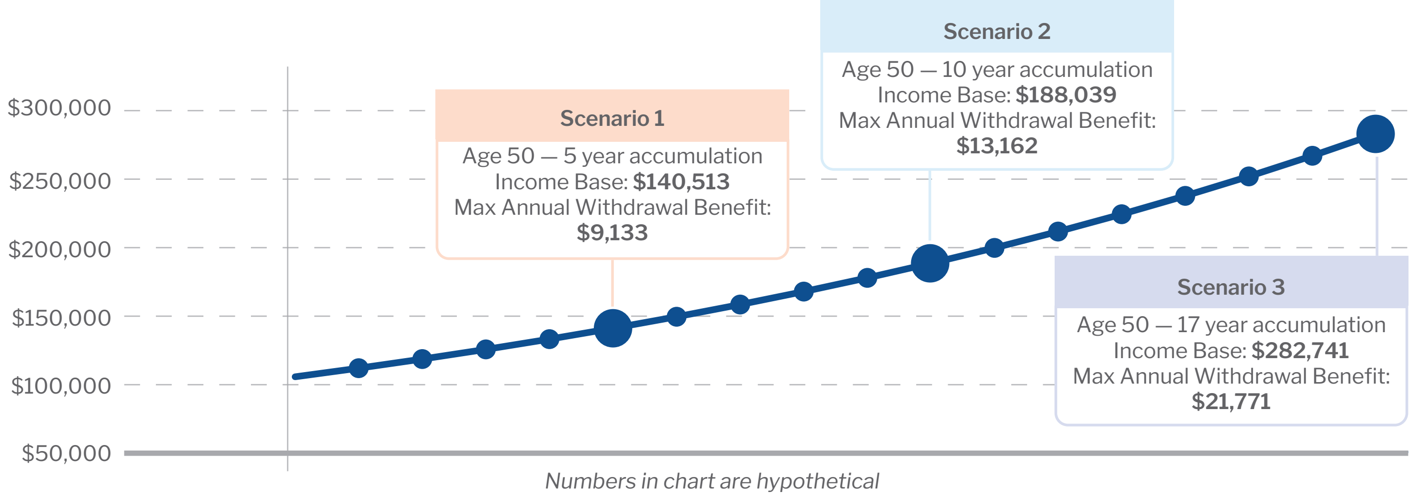
KEY FEATURES

- 20-Year Roll-Up Period
- Rider Bonus added with each premium payment
- Compound Roll-Up interest credited daily to the Income Base
- Annual Rider Charge deducted from the Accumulation Value annually

Meet Marcus and Angela

At 43, Marcus and Angela are disciplined savers with time on their side. They aim to build the strongest possible foundation for guaranteed income payments that will cover both of them for life — no matter how long that may be so they chose to defer withdrawals and allowing their Income Base to grow alongside their other retirement assets. Throughout the Roll-Up Period, their Income Base grows through compound Roll-Up interest — meaning the longer they wait to activate income, the greater their guaranteed payments will be.

How Option 3 could work for Marcus and Angela



Numbers in chart are hypothetical

This example assumes a premium of $100,000. It also assumes a Rider Bonus of 5%, a Roll-Up Rate of 6.0%, and hypothetical Guaranteed Withdrawal Percentages. The rates are hypothetical and may not be the rates available at the time of purchase. The Rider Bonus only applies to the Income Base and is not included in the Accumulation Value. The interest credited to the Accumulation Value has no bearing on the income values in these examples.

All three options are dependable ways to create income so you can focus on retirement the way you choose. Withdrawals above the amount allowed under the GLWB riders are considered excess withdrawals and may reduce future income.

Choose how your money grows

Your money has the potential to grow as interest is credited to your Accumulation Value based on the performance of selected indices — giving you the flexibility to choose a strategy that fits your goals.

You can choose between Preset Allocation Options or Custom Allocation Options when building your growth strategy.

Preset Allocation Options

Three carefully designed allocation options built around different financial goals — making it easier to find a strategy that fits your needs.

We did the work for you

Professionally designed options can help simplify the decision-making process

Built-in diversification

Each option includes a mix of strategies designed to help balance growth opportunities across changing market conditions

Designed for different retirement goals

Choose an option aligned to your priorities — whether your focus is long-term growth, balance, or stability

Choose an option aligned to your goals:

Growth
Focused on long-term growth potential

Balanced
Mix of growth and stability

Conservative
Focus on stability and consistency

Custom Allocation Options[3]

Build your own strategy by selecting from available index and a fixed interest options.

This option allows you to tailor your approach based on your preferences, goals, and outlook.

Your financial professional can help you select what fits your goals. Each index offers a different way to support growth.

[3]Rates may be lower for the custom option.

About the Indices

S&P 500® (Broad U.S. market)
Tracks 500 leading companies and is widely regarded as the best single gauge of large-cap U.S. equities.

Barclays 3AI Tilt VC10 Index (AI-driven U.S. equities)
Uses advanced data analysis, AI, and market signals to identify potential growth opportunities while managing risk.

Barclays Tech+ Index (Technology + commodities)
Focuses on technology stocks while adding exposure to commodities, aiming to capture growth across multiple market areas.

BNP Paribas CMV Commodity 5% VC ER Index (Commodities)
Provides exposure to commodities like energy and raw materials, seeking opportunities across different market trends.

BofA US Strength Fast Convergence Index (U.S. equities with risk management)
Tracks U.S. stocks while adjusting throughout the day to help manage risk and respond to changing market conditions.

NYSE Market Pillars Index (Diversified U.S. strategy with risk management)
Allocates across multiple components representing key areas of U.S. financial strength, while incorporating exposure to gold for added diversification. Designed to help manage market volatility and provide more consistent performance across changing market conditions.

S&P 500 Dynamic Intraday TCA Index (Broad U.S. market with stability focus)
Follows the S&P 500 while adjusting throughout the day to help manage market swings and maintain more stable performance.

Access your money when you need it

You have the flexibility to use your money when life calls for it—whether planned or unplanned.

Designed for real life

Your financial needs may change over time. From everyday expenses to unexpected events, your savings are there to support you along the way.

Protections when they matter most

In certain situations, you may have access to your money to help during challenging times—such as extended care needs or serious illness.

Support for your loved ones

If something happens to you, your beneficiaries can receive the remaining value of your contract as a Death Benefit without withdrawal charges, or Market Value Adjustment (MVA). If you are an individual owner and your spouse is named as the sole primary beneficiary, they may also have the option to continue the contract.

It's a balanced approach—giving you both the structure to plan ahead for a retirement income and the ability to respond when life changes.

Key details and terms

ISSUE AGES (OWNER AND ANNUITANT)	40–80
INITIAL PREMIUM	**Minimum:** $20,000 **Maximum:** $1,000,000 *(Talk to your Financial Professional about premiums that exceed $1,000,000)*
CONTRACT YEARS AVAILABLE	10-Year or 14-year
WITHDRAWAL CHARGE	If you take out more than the allowed amount in the early years of your contract, a withdrawal charge may apply. These charges are highest in the early years and gradually decrease over time—eventually going away completely.

Withdrawal Charge Schedule

10-Year Withdrawal Charge Schedule

Year	1	2	3	4	5	6
	9.25%	9.25%	8.25%	7.25%	6.25%	5.25%
Year	**7**	**8**	**9**	**10**	**11+**	
	4.25%	3%	2%	1%	0%	

Not available in all states.

14-Year Withdrawal Charge Schedule

Year	1	2	3	4	5	6	7	8
	14.75%	13.75%	12.75%	11.75%	10.75%	10%	9%	8%
Year	**9**	**10**	**11**	**12**	**13**	**14**	**15+**	
	7%	6%	4.50%	4%	3%	2%	0%	

In general, the longer you keep your contract, the fewer restrictions apply to withdrawals.

Key details and terms

Penalty-Free Withdrawal (PFW)

Starting in the second year of your contract, you can withdraw up to 10% of your Accumulation Value each Contract Year without withdrawal charges, MVA, Premium Bonus Recapture (see following definitions for MVA and Premium Bonus Recapture). Any unused amount does not carry over to future years.

While the 10% PFW is an important feature when addressing liquidity needs prior to taking income under the GLWB, it may cause significant reduction(s) in the benefits provided by the GLWB.

Market Value Adjustment (MVA)

An MVA may apply if you take out more than the Penalty-Free Withdrawal allows amount or surrender your contract during the early years. **It is based on the movement of Constant Maturity Treasury Rates.** An MVA does not apply to Penalty-Free withdrawals, income payments received under the GLWB rider, a death benefit paid to your beneficiaries, or partial withdrawals after the conclusion of the Withdrawal Charge Period.

Required Minimum Distribution (RMD)

If your contract is a qualified retirement account, you may be required to take Required Minimum Distributions annually. These required withdrawals can be taken without Withdrawal Charges, Premium Bonus Recapture or MVA, even if they exceed the standard penalty-free amount.

Cash Surrender Value

This is the amount you would receive if you withdrew your money from the contract. It may be adjusted for any applicable Withdrawal Charges, Premium Bonus Recapture, or MVA, but it will never be less than the guaranteed minimum cash surrender value.

Guaranteed Minimum Cash Surrender Value

Your contract includes a Guaranteed Minimum Cash Surrender Value, which provides a minimum level of protection for your money regardless of market conditions, subject to withdrawals.

Accumulation Value

This is the current value of your contract, including any interest earned, and is reduced for any withdrawals or applicable charges.

Annuitization

You have the option to turn your Accumulation Value into a series of regular income payments after the first year.

Annuitization is different from taking GLWB Withdrawal Benefit Payments. If the contract is annuitized, the GLWB Rider will terminate. However, if Withdrawal Benefit Payments have already begun and you choose to annuitize on the contract's Maturity Date, an additional option may be available to continue annual payments up to the Maximum Annual Withdrawal Benefit for your lifetime, and the spouse's lifetime if applicable.

Indexed Interest Cap Rate

The Company sets the Indexed Interest Cap at its discretion before each Indexed Term begins. The Initial Indexed Interest Cap applies to the first Indexed Term.

For later Indexed Terms, the Company may declare a new Indexed Interest Cap. These later caps may be higher or lower than the Initial Indexed Interest Cap, but they will never be lower than the Guaranteed Minimum Indexed Interest Cap for the applicable Contract Year.

If the Company does not declare a new Indexed Interest Cap before an Indexed Term begins, the cap most recently declared by the Company will continue to apply. The Company will determine the Indexed Interest Cap in a way that does not unfairly discriminate among contracts within the same class.

Participation (Par) Rate

The Participation Rate is the percentage of the Indexed Growth Percentage used to calculate the Indexed Credit Percentage that may be credited to your Indexed Account Value for an Indexed Term. The Company sets the Participation Rate at its discretion before each Indexed Term begins. The Initial Participation Rate applies to the first Indexed Term.

For later Indexed Terms, the Company may declare a new Participation Rate. These later rates may be higher or lower than the Initial Participation Rate, but they will never be lower than the Guaranteed Minimum Participation Rate for the applicable Contract Year.

If the Company does not declare a new Participation Rate for an Indexed Term, the Participation Rate most recently declared by the Company will continue to apply.

The Company will determine the Participation Rate in a way that does not unfairly discriminate among contracts within the same class.

Point-to-Point (PTP)

This method measures how much an index changes over an index term—such as one or two years—to determine the interest you may earn.

One-Year Point-to-Point (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. If the difference is positive (in other words, if the index has gained in value), interest is credited to the accumulation value. The interest credited will never be less than 0%. This applies to both allocation options (preset and custom).

Key details and terms

Premium Bonus

Available only with Prosperity PathWay Max and subject to the terms of the contract. The Premium Bonus is an upfront credit that is allocated proportionately to the fixed and indexed accounts based on the Contract Owner's allocations selected at the time of application.

Premium Bonus Recapture

A Premium Bonus Recapture will apply for withdrawals in excess of the Penalty-Free Withdrawal (PFW) Amount. The amount of the Premium Bonus Recapture is based on the Premium Bonus as shown in the Premium Bonus Recapture Schedule below.

Premium Bonus Recapture Schedule

10-Year Premium Bonus Recapture Schedule

Year	1	2	3	4	5	6
	90%	80%	75%	65%	55%	50%
Year	**7**	**8**	**9**	**10**	**11+**	
	40%	30%	20%	10%	0%	

Not available in all states.

14-Year Premium Bonus Recapture Schedule

Year	1	2	3	4	5	6	7	8
	100%	100%	100%	100%	100%	95%	80%	70%
Year	**9**	**10**	**11**	**12**	**13**	**14**	**15+**	
	65%	60%	50%	40%	30%	20%	0%	

Tax Savings

Interest is tax-deferred[3], which allows your savings to compound and grow faster.

[3]Prosperity Life, S.USA Life Insurance Company, and its independent producers do not provide legal or tax advice. Consult your tax or legal advisor.

Is Prosperity PathWay Series right for you?

Prosperity PathWay Series may be a good fit if you:

- Are planning for retirement
- Want to protect your savings from market loss
- Are looking for a steady source of income
- Value flexibility and access to your money when needed
- Prefer a long-term approach to retirement planning

What to consider

- Prosperity PathWay Series is designed for long-term retirement planning
- Withdrawals above certain amounts or taken early may be subject to charges
- Withdrawals may be subject to taxes and, if taken before age 59½, additional penalties
- Your income may vary based on when you begin taking income and the options you choose
- Product features and availability may vary by state

Disclosures

S&P 500 & S&P 500 Dynamic Intraday TCA Index

The "S&P 500®" and "S&P 500® Dynamic Intraday TCA Index" are a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI"), and have been licensed for use by S.USA Life Insurance Company, Inc. ("S.USA"). S&P®, S&P 500®, SPX®, SPY®, 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"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by S.USA. It is not possible to invest directly in an index. S.USA's Prosperity PathWaySM Annuities are not sponsored or sold by SPDJI, Dow Jones, S&P, any of their respective affiliates (collectively, "S&P Dow Jones Indices"). S&P Dow Jones Indices do not make any representation or warranty, express or implied, to the owners of the S.USA's Prosperity PathWay Annuities or any member of the public regarding the advisability of investing in securities generally or in S.USA's Prosperity PathWay Annuities 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' 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 the Prosperity PathWay Annuities. S&P Dow Jones Indices have no obligation to take the needs of S.USA or the owners of Prosperity PathWay Annuities into consideration in determining, composing or calculating the Indices. S&P Dow Jones Indices have no obligation or liability in connection with the administration, marketing or trading of S.USA's Prosperity PathWay Annuities. 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. SPDJI provides indices that use environmental, social and/or governance (ESG) indicators (including, without limit, business involvement screens, conformance to voluntary corporate standards, GHG emissions data, and ESG scores) to select, weight and/or exclude constituents. ESG indicators seek to measure a company's, or an asset's performance, with respect to E, S and/or G criteria. ESG indicators are derived from publicly reported data, modelled data, or a combination of reported and modelled data. ESG indicators are based on a qualitative assessment due to the absence of well-defined uniform market standards and the use of multiple methodologies to assess ESG factors. No single clear, definitive test or framework (legal, regulatory, or otherwise) exists to determine labels such as, 'ESG', 'sustainable', 'good governance', 'no adverse environmental, social and/or other impacts', or other equivalently labelled objectives. Therefore, the exercise of subjective judgment is necessary. Different persons may classify the same investment, products and/or strategy differently regarding the foregoing labels.

BNP Paribas CMV Commodity 5% VC ER Index

BNP Paribas CMV Commodity 5% VC ER Index (the "BNPP Index") is the exclusive property of BNP Paribas or one of its affiliates (BNP Paribas and its affiliates are hereinafter referred to as "BNPP"). The BNP Index is determined, composed and calculated by BNPP. "BNP", "BNPP", "BNP Paribas" and the "BNP Paribas CMV Commodity 5% VC ER Index" (collectively, the "BNPP Marks") are trademarks or service marks of BNPP and are licensed by S.USA Life Insurance Company, Inc. (the "Company") for use in a fixed indexed annuity (the "Company Product") offered by the Company. The Company Product is not, in whole or in part, sponsored, structured, priced, endorsed, offered, sold, issued or promoted by BNPP or any third party licensor of information to BNPP. BNPP's only relationship to the Company is the licensing of the BNPP Index and the BNPP Marks for certain purposes as well as acting as a hedge provider to the Company with respect to the Company Product. BNPP shall not have any liability with respect to a Company Product, and is not liable for any loss relating to the Company Product, whether arising directly or indirectly from the use of the BNPP Index, its methodology, any third party information used in the Index or its methodology, any BNPP Mark or otherwise. BNPP and any third party licensor of information to BNPP make no representations or warranties regarding the Company Product.

No purchaser, seller or holder of the Company Product, or any other person or entity, should use or refer any BNPP Mark or other BNPP trade name to sponsor, endorse, market or promote the Company Product without first contacting BNPP. Under no circumstances may any person or entity claim any affiliation with BNPP without the prior written permission of BNPP.

In calculating the level of the Index, BNPP deducts an annual fee of 0.3% per annum, calculated on a daily basis which reduces the performance of the Index in the same way as a cost. In addition, the BNPP Index methodology embeds certain costs which cover among other things, rebalancing and replication costs. Such costs (if any) may vary over time with market conditions. These costs reduce the potential positive change in the BNPP Index and thus the amount of interest that will be credited to the Company Product that includes the BNPP Index.

The volatility control applied by BNPP may reduce the potential positive or negative change in the BNPP Index and thus the amount of interest that will be credited to the Company Product that includes the BNPP Index.

The level of the BNPP Index includes the deduction of fees, which may be variable and will reduce the performance of the BNPP Index. Such fees may vary over time and may be significant. These fees reduce the potential performance of the Index and thus the amount of interest that will be credited to the Company Product that references or is linked to the BNPP Index. The methodology of the BNPP Index may yield different results than an investment in the components of the BNPP Index or any other investment or strategy.

BNPP DOES NOT GUARANTEE THE ACCURACY, ADEQUACY, TIMELINESS, COMPLETENESS OR AVAILABILITY OF THE BNPP INDEX OR ANY COMPONENT THEREOF OR DATA INCLUDED THEREIN, OR THAT NO ERROR, OMISSION, DELAY OR INTERRUPTION WILL EXIST THEREIN. BNPP MAKES NO REPRESENTATION OR WARRANTY, AND EXPRESSLY DISCLAIMS ALL REPRESENTATIONS AND WARRANTIES, EXPRESS OR IMPLIED, REGARDING THE BNPP INDEX, ANY BNPP MARK, OR THE COMPANY PRODUCT, INCLUDING, WITHOUT LIMITATION, WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE, OR THE ADVISABILITY OF ANY PERSON INVESTING IN THE COMPANY PRODUCT.

BNPP shall not have any liability for any modification or change in the methodology of the BNPP Index or connection with the level of the BNPP Index at any given time. BNPP shall not be held liable for any loss whatsoever, directly or indirectly related to the BNPP Index. BNPP does not guarantee the accuracy of the BNPP Index or the calculation methods, or for any use thereof. BNPP does not make any representation whatsoever, either as to the results to be obtained from the use of the BNPP Index. The market data used to calculate the BNPP Index may be furnished by third party sources that are believed to be reliable; however, BNPP makes no representation or guarantee with respect to, and are under no obligation to verify, the accuracy and completeness thereof.

Barclays Tech+ Index

Neither Barclays Bank PLC ("BBPLC'") nor its affiliates (collectively "Barclays") are the issuer of any fixed indexed annuities. S.USA Life Insurance Company, Inc. ("S.USA"), as issuer/producer of certain fixed index annuities ("Annuities"), has licensed the use of the Barclays Tech+ Index ("Index"), certain components of which are Barclays owned trademarks. BBPLC, as index sponsor, administers and publishes the Index.

Barclays does not sponsor, endorse, sell or promote Annuities nor has any responsibility, obligation or duty to any Annuities policyholder. S.USA may principally execute transaction(s) with Barclays regarding the Index, but policyholders only acquire Annuities from S.USA without entering into any relationship with Barclays. Barclays shall not be liable to S.USA, policyholders or any third parties regarding the use or accuracy of the Index or any data included therein.

Barclays 3AI VC10 Tilt Index

Neither Barclays Bank PLC ("BBPLC'") nor its affiliates (collectively "Barclays") are the issuer of any fixed index annuities. S.USA Life Insurance Company, Inc. ("S.USA"), as issuer/producer of certain fixed index annuities ("Annuities"), has licensed the use of the Barclays 3AI VC10 Tilt Index ("Index"), certain components of which are Barclays owned trademarks. BBPLC, as index sponsor, administers and publishes the Index.

Barclays does not sponsor, endorse, sell or promote Annuities nor has any responsibility, obligation or duty to any Annuities policyholder. S.USA may principally execute transaction(s) with Barclays regarding the Index, but policyholders only acquire Annuities from S.USA without entering into any relationship with Barclays. Barclays shall not be liable to S.USA, policyholders or any third parties regarding the use or accuracy of the Index or any data included therein.

Barclays 3AI VC10 Tilt Index is a product of Barclays Bank Plc, which has contracted with S&P Opco, LLC (a subsidiary of S&P Dow Jones Indices LLC) ("SPDJI") to license the S&P 500 3AI Tilt Index (USD) TR in connection with the Barclays 3AI Tilt VC10 Index. The S&P 500 3AI Tilt Index (USD) TR is the property of SPDJI and/or its affiliates ("S&P Dow Jones Indices") and/or their third party licensors. The S&P 500 3AI Tilt Index (USD) TR may have been created with the assistance of an artificial intelligence (AI) tool. While the AI tool may provide suggestions and insights, the final Index was composed, reviewed, edited, and approved by a human(s) at SPDJI. As such, SPDJI claims full copyright ownership of this AI-assisted Index, in accordance with applicable laws and regulations. S&P®, S&P 500®, the 500, US 500 are trademarks of S&P Global Inc. and/or its affiliates, Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones") and these trademarks have been licensed to S&P Dow Jones Indices and have been sublicensed for use for certain purposes by Barclays bank Plc. S&P Dow Jones Indices and its third party licensors shall have no liability for any errors or omissions in the S&P 500 3AI Tilt Index (USD) TR and the Barclays 3AI Tilt VC10 Index is not owned, endorsed, or approved by or associated with S&P Dow Jones Indices.

The Prosperity PathWay℠ Fixed Indexed Annuities based on the Barclays 3AI VC10 Tilt Index are not sponsored, endorsed, sold or promoted by S&P Dow Jones Indices or its third party licensors. Neither S&P Dow Jones Indices nor its third party licensors make any representation or warranty, express or implied, to the owners of the Prosperity PathWay Annuities or any member of the public regarding the advisability of investing in securities generally or in the Prosperity PathWay Annuities particularly or the ability of the Barclays 3AI VC10 Tilt Index and/or the S&P 500 3AI Tilt Index (USD) TR to track general market performance. S&P Dow Jones Indices' only relationship to Barclays Bank Plc with respect to the Barclays 3AI Tilt VC10 Index is the licensing of the S&P 500 3AI Tilt Index (USD) TR and certain trademarks, service marks and trade names of S&P Dow Jones Indices or its third party licensors. S&P Dow Jones Indices and its third party licensors are not responsible for and have not participated in the determination of the prices and amount of the Prosperity PathWay Annuities or the timing of the issuance or sale of the Prosperity PathWay Annuities or in the determination or calculation of the equation by which the Prosperity PathWay Annuities may convert into cash or other redemption mechanics. S&P Dow Jones Indices and its third party licensors have no obligation or liability in connection with the administration, marketing or trading of the Prosperity PathWay Annuities. There is no assurance that investment products based on the Barclays 3AI VC10 Tilt Index 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.

NEITHER S&P DOW JONES INDICES NOR THIRD PARTY LICENSOR GUARANTEES THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE S&P 500 3AI TILT INDEX (USD) TR, BARCLAYS 3AI TILT VC10 INDEX 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 AND ITS THIRD PARTY LICENSORS SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES AND ITS THIRD PARTY 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 BARCLAYS BANK PLC, OWNERS OF THE PROSPERITY PATHWAY ANNUITIES, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE S&P 500 3AI TILT INDEX (USD) TR, BARCLAYS 3AI TILT VC10 INDEX OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES OR ITS THIRD PARTY 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 POSSIBLITY 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 BARCLAYS BANK PLC, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.

BofA US Strength Fast Convergence Index

BofA Securities Inc. and its Affiliates ("BofAS" or "Licensor"), BofA U.S. Strength Fast Convergence 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, Inc. ("Licensee"). Neither the Licensee nor any annuity product (collectively, the "Products") referencing the Index is sponsored, operated, endorsed, sold or promoted by BofAS. Obligations to make payments under any Product are solely the obligation of Licensee pursuant to the terms of the contract between Licensee and you, and are not the responsibility of Licensor. The Licensor, the Index and related information, the name of Licensor, and related trademarks may not be copied, used, or distributed without 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 is a rules based, systematic index and is not actively managed by BofAS. It is not research content and was not prepared, reviewed, sponsored, endorsed, or promoted by BofA Global Research. No BofA Global Research analyst or employee provided input, analysis, recommendations, coverage, views, or expertise for the Index. 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 may 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 constituents of the Russell 1000 TR Index were used by BofAS as the starting universe for the selection of the companies included in the Index. Frank Russell Company ("FTSE Russell") does not in any way create, calculate, maintain, review, sponsor, support, promote or endorse the Index or the Products. In no event shall any FTSE Russell party have any liability for any direct, indirect, special, incidental, punitive, consequential (including without limitation lost profits) or any other damages in connection with the constituents of the Index or the Products.

NYSE Market Pillars Index

Source: ICE Data Indices, LLC. NYSE Market Pillars Index (the "Index") is used with permission. NYSE is a trademark of NYSE Group, Inc., and is used by ICE Data Indices, LLC with permission under license by NYSE Group, Inc. "Salt Financial" and "TRUVOL" are registered trademarks of Salt Financial LLC. These trademarks and/or service marks have been licensed, along with the Index for use by S.USA Life Insurance Company, Inc. in connection with Prosperity PathWaySM Annuities (the "Product"). Neither S.USA Life Insurance Company, Inc. (the "Issuer") nor the Product, as applicable, is sponsored, endorsed, sold or promoted by ICE Data Indices, LLC, its affiliates or its Third Party Suppliers, including Salt Financial LLC ("ICE Data and its Suppliers"). ICE Data and its Suppliers make no representations or warranties regarding the Issuer, the advisability of investing in annuities generally, or in the Product particularly, or in the ability of the Index to perform as intended. Past performance of an Index is not an indicator of or a guarantee of future results.

Salt Financial LLC determined and designed the methodology for the truVol Risk Control Engine, and is the owner of the intellectual property therein ("Salt IP"), which is licensed to ICE Data Indices, LLC for use in calculating the Index.

ICE DATA AND ITS SUPPLIERS DISCLAIM ANY AND ALL WARRANTIES AND REPRESENTATIONS, EXPRESS AND/OR IMPLIED, INCLUDING ANY WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE, INCLUDING THE INDICES, INDEX DATA AND ANY INFORMATION INCLUDED IN, RELATED TO, OR DERIVED THEREFROM ("INDEX DATA"). ICE DATA AND ITS SUPPLIERS SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY WITH RESPECT TO THE ADEQUACY, ACCURACY, TIMELINESS OR COMPLETENESS OFTHE INDICES AND THE INDEX DATA, WHICH ARE PROVIDED ON AN "AS IS" BASIS AND YOUR USE IS AT YOUR OWN RISK.

S.USA Life Insurance Company (“S.USA ”), a Prosperity Life Group company

S.USA is an Arizona domestic insurer offering a wide variety of life insurance and annuity products through a diverse set of distribution channels. The company is authorized to do business in 48 states and the District of Columbia but is not authorized to do business in Connecticut and New York.

Prosperity Life Group is an innovative insurance, reinsurance, and asset management company. Our member companies provide a strong foundation dating back over 100 years.

Prosperity PathWay Series is issued by S.USA.

S.USA has received the following ratings, as of March 31, 2025:

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

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.

PROSPERITY
LIFE GROUP®

Prosperity Pathway℠ 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 a group of affiliated companies, including S.USA Life Insurance Company, Inc. (S.USA). S.USA is solely responsible for the financial and contractual liabilities under policies or contracts issued by it. Not licensed in all states. Policy Form #s ICC26FIAPUECS26, ICC26FIAPUECS26-DP, and state variations. Rider Form #s ICC26PBRRUECS26, ICC19MVARUECS19, MVARUECW26, ICC25WWCRUECS25, WWCRUECW26, ICC26GLNRUECS26, ICC26GLSRUECS26, ICC26GLCRUECS26, and state variations. Contract has exclusions, limitations, reduction of benefits, and terms for keeping it inforce. Prosperity PathWay Series is not available in all states.

PLGM-2609-PW