

# NEW VISTA<sup>®</sup>

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



## New Vista<sup>®</sup> Features and Benefits<sup>†</sup>

### New Vista Features:

- ✓ Available for ages 50 to 80
- ✓ Coverage amounts from \$1,500 to \$35,000 (state variations apply)
- ✓ Cash value that generally accumulates tax-deferred
- ✓ A guaranteed premium that never goes up
- ✓ Easy to apply
- ✓ 30-day money-back guarantee

### New Vista Benefits:

- ✓ Permanent protection that lasts a lifetime
- ✓ Choose the coverage amount that is best for you and your family
- ✓ Cash value may be borrowed against at any time, for any reason\*
- ✓ Access up to 50% of your death benefit if you become terminally ill (not available in CA)\*\*

<sup>†</sup> This is a summary only. Policies have exclusions, limitations, reductions of benefits and terms for keeping them in force, including two-year contestability and suicide exclusion provisions. Premiums paid more often than annually will cost more than paying them one time per year. Contact your agent or review the policy for complete costs and details. S.USA does not provide tax or legal advice. Legal or tax implications should be discussed with your legal or tax advisor.

## Promises are Meant to be Kept

As we experience life and watch events within our families and those of our friends, we recognize the need to prepare for the unexpected – it does happen. The reality of losing a loved one becomes more vivid, and we want to protect our family. Planning for our families' financial security is perhaps the most fundamentally important and emotionally draining task we take on in our adult lives. But one easy way to help prepare for the financial security of our loved ones is through the purchase of life insurance.

## What is Your Promise?

Your family means the world to you, and you've made a promise to take care of them. The last thing you want is to leave them with a financial burden. We often underestimate the expenses associated with a loss, such as:

- **Medical Bills**
- **Funeral Expenses**
- **Legal Fees**
- **Loan Balances**

By purchasing a New Vista Life Insurance Policy from S.USA, you can help ease your family's burden and keep your promise even after you are gone.

## Keeping Your Promise is Easy

The premium will not increase as you grow older – it is guaranteed to remain level for the life of the policy. So long as you pay your premiums, the death benefit is guaranteed never to decrease over time. And that can be for the rest of your life.

Should a need arise earlier, New Vista is an Individual Whole Life Policy with guaranteed cash value that grows over time. The cash value may be borrowed against at any time, for any reason.\*

### Accelerated Death Benefit Feature \*\*

Should you be diagnosed with a terminal illness, the Accelerated Death Benefit allows access to a portion of the policy proceeds at a time when your family may need it most. (This feature is not available in California.)

## Optional Rider

**Accidental Death Benefit (ADB) Rider** – This rider provides your beneficiary with an additional benefit in the event of accidental death. The ADB rider benefit equals the face amount so, in essence, if you elect this rider your benefit is doubled if the cause of death is accidental.

## From an Insurance Company You Know and Trust

S.USA is a company you can trust to be there for you to provide the excellent service you expect and deserve.

### Customer Center

S.USA's goal is to make doing business with us as convenient as possible.

Our Customer Center was developed keeping the policyholder's convenience in mind.

Using our Customer Center at [www.prosperitylife.com](http://www.prosperitylife.com) you can:

- Access policy information and forms anytime
- Get answers to frequently asked questions
- Notify us of a claim
- Make a premium payment

## Promises Fulfilled

To get started, simply complete an application. The process is simple - no medical exam or lab work required.\*\*\* Your answers to the medical questions on the application will give you a good indication of whether you qualify and, if so, for which of the three plans we offer - **LEVEL**, **GRADED**, and **MODIFIED**.

Plan	Benefit†
<b>Level</b>	<ul style="list-style-type: none"> <li>• The death benefit is equal to the face amount of the policy from the 1st day of coverage.</li> </ul>
<b>Graded</b>	<ul style="list-style-type: none"> <li>• During the first year of coverage, the death benefit is equal to 30% of the face amount.</li> <li>• During the second year of coverage, the death benefit is equal to 70% of the face amount.</li> <li>• After the second year of coverage, the death benefit is equal to the face amount of the policy.</li> <li>• In the event of accidental death, the full face amount is paid from the first day of coverage.</li> </ul>
<b>Modified</b>	<ul style="list-style-type: none"> <li>• During the first year of coverage, the death benefit is equal to 110% of the annual premium (excluding the policy fee).</li> <li>• During the second year of coverage, the death benefit is equal to 231% of the annual premium (excluding the policy fee).</li> <li>• After the second year of coverage, the death benefit is equal to the face amount of the policy.</li> <li>• In the event of accidental death, full face amount is paid from the first day of coverage.</li> </ul>

\* Loans accrue interest and reduce the death benefit by the sum owed.

\*\* Receipt of accelerated death benefits may affect eligibility for public assistance programs and may be taxable. There is no separate premium charge for this benefit. However, upon election, the benefit is discounted because it is an early payment and a one-time processing fee of \$150 is deducted.

\*\*\* Based on answers given to application questions, proof of insurability may be required.

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**S.USA Life Insurance Company, Inc.**

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[www.prosperitylife.com](http://www.prosperitylife.com)



Rating as of date of publication.

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