



# PrimeTerm to100®

**Issued by S.USA Life Insurance Company, Inc.**  
**Policy Form #GBTPUECW17 (and state specific variations)**  
**Rider Form #ADBRUECW17 (and state specific variations)**

## FOR AGENT USE ONLY

<b>PRODUCT DESCRIPTION</b>	PrimeTerm to 100® is a simplified issue graded death benefit term policy, renewable to age 100. The death benefit is graded for the first three years, then is the full face amount in years 4 through 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.
<b>ISSUE AGES</b>	40 - 80
<b>COVERAGE AMOUNTS</b>	Minimum Face Amount \$5,000 Maximum Face Amount \$30,000
<b>DEATH BENEFIT*</b>	<p><b>Year 1:</b> 115% of the Year 1 annual premium.</p> <p><b>Year 2:</b> 30% of face amount for issue age 40-74 40% of face amount for issue age 75-80</p> <p><b>Year 3:</b> 60% of face amount for issue age 40-74 70% of face amount for issue age 75-80</p> <p><b>Years 4-20:</b> Full face amount</p> <p><b>Years 21+:</b> Uniformly decreasing annually until expiry, to 5% of face amount in the year preceding expiration</p> <p><b>Accidental Death:</b> For an accidental death occurring during the first 3 years, the death benefit is the full face amount.</p>
<b>BILLING OPTIONS &amp; PREMIUM MODES</b>	<ul style="list-style-type: none"> <li>• <b>Direct Bill:</b> Annual; Semi-Annual; Quarterly</li> <li>• <b>EFT, Debit Card tied to Bank Account, and Direct Express MasterCard –</b> Annual; Semi-Annual; Quarterly; Monthly</li> <li>• No policy fee</li> </ul>
<b>UNDERWRITING</b>	NO medical exams. Acceptance based on answers to 3 medical questions, MIB and prescription history. Uni-Smoke rates. Height and weight are not part of the underwriting requirements.

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<p><b>FEATURES AND RIDERS</b></p>	<p><b>Accelerated Death Benefit:</b> Automatically included policy feature (<i>not available in CA</i>). Provides access to an advance payment of up to 50% of the death benefit if the insured is diagnosed with a terminal illness as defined in the policy (up to 12 or 24 months life expectancy, depending on the state). This benefit is added at no additional cost, but the benefit is discounted at the time of payment because it's an early payment and an administrative fee of up to \$150 is deducted.</p> <p><b>Accidental Death Benefit Rider:</b> This optional rider pays an additional benefit in the event of an accidental death. The coverage amount is equal to the full face amount of the base policy. Available issue ages 40-74. Rider expires at age 75.</p>
<p><b>AVAILABLE LOANS</b></p>	<p>PrimeTerm to 100 has been designed as a low-cost alternative to permanent insurance. Cash values are designed to be minimal to keep the premiums low. After the first policy year loans are available for the full cash value less interest in advance to the next anniversary. Loan interest will be at a fixed rate of 7.4% (advance) / 8.0% (arrear). State variations apply. Automatic premium loan option is available at issue, or upon later request.</p>
<p><b>APPLICATION PACKET</b></p>	<p>Please find state availability charts located along with state-specific application kits on the agent portal; these contain forms needed at Point-of-Sale. A Personal Health Interview (PHI) is required to be completed through Aptical to accompany the completed paper application.</p> <p>Voice Signature applications available through LiveApp® web portal. Not available in all states.</p>

\* Death benefit payments are reduced by any outstanding policy loan amount (including interest) and any unpaid premium due. Contestability and suicide exclusion apply for deaths that occur in the first two years.

Refer to the policy for applicable exclusions and limitations. Features vary by state. You must disclose all limitations and exclusions to the client. Not available in all states.

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**Sample Death Benefit\***  
**Male Age 65 Face Amount \$20,000**  
**Annual Premium \$1,758.40**

<b>Year</b>	<b>Attained Age</b>	<b>Death Benefit**</b>
<b>1</b>	65	\$ 2,022
<b>2</b>	66	\$ 6,000
<b>3</b>	67	\$ 12,000
<b>4 to 20</b>	68 to 85	\$ 20,000
<b>21</b>	86	\$ 18,680
<b>22</b>	87	\$ 17,340
<b>23</b>	88	\$ 16,020
<b>24</b>	89	\$ 14,680
<b>25</b>	90	\$ 13,340
<b>26</b>	91	\$ 12,020
<b>27</b>	92	\$ 10,680
<b>28</b>	93	\$ 9,360
<b>29</b>	94	\$ 8,020
<b>30</b>	95	\$ 6,680
<b>31</b>	96	\$ 5,360
<b>32</b>	97	\$ 4,020
<b>33</b>	98	\$ 2,700
<b>34</b>	99	\$ 1,360
<b>35</b>	100	\$ 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. Loans against the policy accrue interest and may cause the policy to lapse; loans may not be available in the first year.

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# Premium Rates per \$1000

(Rates subject to change)

Age	Male	Female
40	39.84	35.65
41	41.03	36.40
42	42.38	36.86
43	43.67	37.19
44	45.06	37.49
45	45.81	38.01
46	45.94	38.29
47	46.32	38.86
48	46.87	39.58
49	47.66	40.44
50	48.28	40.89
51	50.00	42.58
52	51.56	44.22
53	53.36	45.77
54	55.38	47.40
55	58.21	49.16
56	59.96	49.71
57	62.49	51.39
58	65.14	53.15
59	67.91	55.02
60	70.29	55.82
61	73.83	59.21
62	77.00	61.58
63	80.35	64.21
64	83.90	67.13
65	87.92	71.29
66	91.84	74.06
67	96.31	78.17
68	101.21	82.77
69	106.57	87.90
70	112.45	93.18
71	118.88	99.85
72	125.91	106.67
73	133.53	114.03
74	141.73	121.87
75	150.45	130.20
76	159.70	138.58
77	169.26	147.16
78	179.01	155.62
79	188.72	163.68
80	198.12	170.98

Mode	Modal Factor
Annual	1.0000
Semi-Annual	0.5150
Quarterly	0.2650
Monthly	0.0900

No Policy Fee

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## Accidental Death Benefit Rider Rates Per \$1000

(Rates subject to change)

Accidental Death Benefit		
Annual Premiums Per \$1,000 of Rider Coverage		
Issue		
Age	Male	Female
40	1.95	1.17
41	1.95	1.17
42	1.95	1.18
43	1.96	1.18
44	1.96	1.18
45	1.96	1.18
46	1.96	1.18
47	1.96	1.18
48	1.96	1.18
49	1.96	1.18
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

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