



Introducing PrimeTerm To 100SM

For Agent Use Only - Not for Use with Consumers

About Prosperity Life Group®

Prosperity Life Group® Member Companies:



Prosperity Life Group® is one of the leading providers of life, annuity and supplemental products. Our member companies, SBLI USA Life Insurance Co, Inc., Shenandoah Life Insurance Company, and S.USA Life Insurance Co., Inc. have been meeting the needs of the middle market consumers for over 100 years.

Today, we have access to the national market (49 state licenses) through a wide array of distribution partners in the Bank, IMO, GA, and Worksite channels.

Meeting financial promises to our customers through financial strength and stability is paramount to everything we do and is evidenced by an A- (Excellent) A.M. Best rating.† We proudly service more than 320,000 policies with over \$12 billion of life insurance inforce.

†A.M. Best rating as of January 1, 2017

PrimeTerm to 100SM from S.USA Life Insurance Company Inc.

PrimeTerm to 100SM is a simplified issue graded death benefit term policy, renewable to age 100.

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.

Benefits for the insured:

- Affordable protection
- Protection to age 100
- Premiums are guaranteed never to increase
- Simple application process – No medical exams, only 3 health questions

Product Details

<u>Issue Ages:</u>	40-80 (Policy) / 40-74 (Accidental Death Benefit Rider)
<u>Expiry Age:</u>	100 (Policy) / 75 (Accidental Death Benefit Rider)
<u>Face Amount:</u>	\$5,000 – \$30,000
<u>Risk/Rate Class:</u>	The plan is simplified issue and is not smoker distinct. Approved/Declined, Male/Female
<u>Premiums:</u>	Premiums are based on issue age and gender only, and are fixed throughout the lifetime of the contract, with cash value accumulation.
<u>Recurring Premiums:</u>	Direct – Annual, Semi-Annual, Quarterly EFT – Annual, Semi-Annual, Quarterly, Monthly

Product Details

Modal Factors & Policy Fee:

NO Policy Fee!

	Modal Factor
Annual	1.000
Semi-Annual	0.5150
Quarterly	0.2650
Monthly	0.0900

Underwriting

The underwriting decision is Accept/Reject based on 3 knock-out questions, MIB, and a prescription history. The policy should be underwritten using one of Apptical's Point of Sale underwriting approval methods. If Apptical is unable to render a decision, the case will be referred to the Home Office for a final decision. Height and weight are not considered in the underwriting.

Accelerated Death Benefit Feature (not available in CA)

Should the insured be diagnosed with a terminal illness, the Accelerated Death Benefit feature allows access to a portion of the policy proceeds.

Accidental Death Benefit Rider

An Accidental Death Benefit Rider can be added. If elected, the rider coverage amount will equal the initial coverage amount of the base plan. The rider expires at age 75, so the proposed insured must be 74 or younger to apply.

3 Simple Health Questions (may vary by state)

1. Within the past 2 years, have you been confined to or been advised by a licensed medical professional to be admitted to a nursing home, hospice, extended care, special treatment facility, required the use of oxygen equipment to assist in breathing, or do you need ongoing personal assistance performing your Activities of Daily Living (ADL's) eating, bathing, dressing, toileting, transferring (walking) and continence?
2. Within the past 2 years, have you been diagnosed by a member of the medical profession with any cancer (excluding Basal or Squamous cell skin cancer), heart attack (myocardial infarction), heart surgery, cardiomyopathy, congestive heart failure, stroke, Alzheimer's disease or dementia, or have undergone major organ transplant surgery?
3. Have you been advised by a licensed medical professional that your life expectancy is less than 24 months?

Death Benefit

Policy Year	Death Benefit
Year 1:	Return of premium plus 15% interest
Year 2:	30% of full face amount for issue age 40-74 40% of full face amount for issue age 75-80
Year 3:	60% of full face amount for issue age 40-74 70% of full face amount for issue age 75-80
Years 4-20:	Full face amount
Years 21+:	Uniformly decreasing annually until expiry, to 5% of full face amount in the year preceding expiration

Accidental Death: For an accidental death occurring during the first 3 years, the base death benefit is the full face amount.

Sample Death Benefit*

Male Age 65 - Face Amount \$20,000 Annual Premium \$1,758.40		
Year	Attained Age	Death Benefit*
1	65	\$ 2,022
2	66	\$ 6,000
3	67	\$ 12,000
4 to 20	68 to 85	\$ 20,000
21	86	\$ 18,680
22	87	\$ 17,340
23	88	\$ 16,020
24	89	\$ 14,680
25	90	\$ 13,340
26	91	\$ 12,020
27	92	\$ 10,680
28	93	\$ 9,360
29	94	\$ 8,020
30	95	\$ 6,680
31	96	\$ 5,360
32	97	\$ 4,020
33	98	\$ 2,700
34	99	\$ 1,360
35	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.

Other Selling Points for PrimeTerm to 100SM

- We can pay the commission daily, weekly or monthly on an **as-earned** basis.
- We currently accept Social Security Direct Express debit card for monthly premiums and can align the payment date with Social Security payment dates (2nd, 3rd, 4th Wednesday).
- Peace of mind knowing your clients' interests are protected by an A- (Excellent) A.M. Best rated company!

The Application Process - Options

There are 3 ways in which applications can be taken, all of which provide for the opportunity to receive an underwriting decision at the point of sale through our vendor, Apptical:

- LiveApp for tele-sales
- Apptical Mobile for face-to-face sales
- Paper application for face-to-face sales



Tele-Sales with Voice Signature

Applications taken over the telephone are submitted through the Apptical LiveApp web portal - <https://web.apptical.com/LiveApp/Login> (not available in all states)

LiveApp

Application ▾

Language ▾

Help ▾

Account settings

Log Out

User: candice.dawson
Last Login: 1/5/2018 11:20:37 AM EST

LiveApp

Prime Term to 100 Voice w/Repl/ADB AL V0002

Introduction/Permissions

Forms Provided

Proposed Insured Information

Section 4 -Current/Pending Insurance

Insurance Applied For

Premium & Billing Information

Social Security Billing - LiveApp

Primary Beneficiary Information

Contingent Beneficiary Information

Agent Certification

Application Questions

Application Notes

Start Application

Company

Prosperity Life - S.USA (Prim

Product

Prime Term to Age 100 Voice

State

Alabama

Language

English

Interpreter Type

None

TTY

☐

Information

App ID:

Status:

Client:

Owner:

Producer:

Company:

Prosperity Life - S.USA
(Prime Term)

Product:

Prime Term to Age 100 Voice

Previous

Next

Stop

LiveApp

Tele-Sales with Voice Signature

Run the quote and click “Done” to proceed in the application.

Rate Calculator

Date of Birth:
01/01/1950

Premium Draw Date:
No Draw Date

Age:
68

Gender:
☒ Male
☐ Female


Smoker:
☒ No
☐ Yes

Payment Term:
☒ Monthly

Face Amount:
10,000.00

Premium Amount:
91.09

Accidental Death Benefit
☒ No ☐ Yes

Results:
 The Monthly premium amount for Prime Term to Age 100 Voice (with a Graded Term death benefit) is: 91.09

Reset

Calculate

Done

Cancel

Tele-Sales with Voice Signature

Introduction/Permissions

[Application Notes](#)

Is the Proposed Insured the Owner?

No ☐

Yes ☒

Who will be the Payor?

Proposed Insured ☒

Owner ☐

Other ☐

Is there any life insurance or annuity contract in force on the Proposed Insured with this or any other company?

No ☐

Yes ☒

Is the insurance applied for intended to replace or change any life insurance or annuity contract in force with this or any other company?

No ☒

Yes ☐

Are any other life insurance or annuity applications pending with this or any other company?

No ☒

Yes ☐

LiveApp cannot be used if the proposed insured will be replacing existing coverage. If a replacement is involved, please coordinate a face-to-face meeting with the proposed insured.

Tele-Sales with Voice Signature

The disclosures can be emailed to the proposed insured. This can save 10 minutes or more during the call with Apptical. State-specific disclosures for e-mail packages can be downloaded from the Resources area on the Agent Portal.


Forms Provided

[Application Notes](#)

Has the Proposed Insured been provided with the following documents by email? (Documents must be emailed, not read.)


Note: Emailing of the documents avoids having certain of the disclosures read aloud during the Apptical interview process.

Disclosure and Authorizations? (Form U-D&AAPPECW17)

No ☐ 


Yes ☒

Application Declarations? (Form U-DECAPPECW17 or the applicable state-specific version)

No ☐ 


Yes ☒

Accelerated Death Benefit Disclosure? (Form U-DISACCECW17)

No ☐ 


Yes ☒

Model Replacement Notice? (Form RN-GEN)

No ☐ 

Yes ☒

Buyers Guide? (Form U-LBG16-Base)

No ☐ 

Yes ☒

Tele-Sales with Voice Signature

Fill in basic info about your client

Proposed Insured Information

PLEASE TO MAKE A
CHANGE/CORRECT


Application Notes

Applicant's gender is: Male

Salutation: / Mr / Mrs / Ms / Dr


  

First Name


 

Middle Initial

Last Name



Daytime phone:

Evening Phone Number

Best Time to Contact Proposed Insured

Social Security Number



  

Date of Birth is January 01, 1950

State of Birth

Country of Birth

Is the Proposed Insured a United States Citizen or legal permanent resident?

No ☐ 

Yes ☐


Tele-Sales with Voice Signature

Confirm benefit amount and rider selection, then payment date information.

Insurance Applied For

 Application Notes

You are applying for an S.USA Life Insurance Company, Inc. life insurance policy with a Graded Term benefit.

 With a Face Amount of: \$10000.00

To the Accidental Death Benefit Rider option you chose:

No ☒ 

Yes ☐

Will Social Security Billing apply to this application (billing to coincide with the social security deposit date)?

No ☐ 

Yes ☐

If a future draft date was requested, please specify:(must be within 45 days and be the 1st through the 28th of the month) (Date format must be mm/dd/yyyy)

Tele-Sales with Voice Signature

Confirm billing info and enter banking information as required.

Premium & Billing Information

 Application Notes

The Premium amount is: **\$91.09 per month**. Your actual premium amount will be based on the payment mode selected, and will be reflected on your policy.

Billing Type:

EFT ☐ 

Direct Bill ☒

Other ☐

Premium mode:

Monthly ☒ 


Quarterly ☐

Semi-Annual ☐


Annual ☐

Note: If you choose to pay your policy premium in semi-annual, quarterly or monthly payments, you will pay more over the year than if you choose to pay your premium in one annual premium payment.

Premium notices sent to:

Proposed Insured ☒ Owner ☐ 

Automatic Premium Loan

No ☒ 

Yes ☐

Tele-Sales with Voice Signature

Primary Beneficiary Information

Application Notes

Primary Beneficiary Information


Primary	Primary  
First Name	<input type="text"/> 
Middle Name	<input type="text"/>
Last Name	<input type="text"/> 
Social Security Number	<input type="text"/> 
Street Address	<input type="text"/>
Zip Code	<input type="text"/>
City	<input type="text"/>
State	<input type="text"/> 
 Date of Birth	<input type="text"/>
Relationship	<input type="text"/>  

Tele-Sales with Voice Signature

Agent Certification


[Application Notes](#)

To the best of your knowledge and belief, is there an existing life insurance policy or annuity contract insuring the proposed insured's life?

No ☐ 

Yes ☒

To the best of your knowledge and belief, replacement is or may be involved in this transaction.

No ☐ 

Yes ☐

Agent Number



Email Address of Agent



Agent First Name:



Agent Last Name:



Agency Name


Agency Number

Telephone Number of Agent



I certify that these statements and responses are true and accurate.

Conditional Receipt Provided?

No ☒ 

Comments:

Tele-Sales with Voice Signature

Status:

LiveApp Pending

Description:

Ready for Interview

Interpreter Type:

None

Click “Finish” to submit, or “Previous” to go back and make changes.

Previous

Finish

Stop

Next Step



Please write down the application ID # 2219977 prior to submitting application to Apptical.



Call 1-800-737-6972 extension 1 to complete the interview process.

Please inform the Apptical Interviewer that this is for a Voice application. They will need the Application ID# to locate the correct application.

Call Apptical and provide the App ID number to the interview. They'll take over from here and guide your client through the rest of the process.

OK

Tele-Sales with Voice Signature

What to expect during the Apptical call:

- The agent and the proposed insured need to stay on the line for the **entire call**
- If there is a separate owner, that party must also be on the line
- Apptical will validate the LiveApp entries with the agent and the client
- Apptical will conduct a customer identity validation check
- Apptical will ask the proposed insured if they have received the email disclosures (if not, they will play recordings of the disclosures during the call where required by the company or state law)
- Apptical will ask all of the application medical questions and will run the MIB and the prescription checks
- Apptical will render the underwriting decision
- If the underwriting decision differs from the product selected during LiveApp, Apptical will run a new quote for the proposed insured
- The proposed insured, owner (if separate owner), and agent will voice sign the application and required disclosures
- The completed application will be electronically sent to the Home Office for processing

Tele-Sales with Voice Signature

LiveApp Application Language Help Account settings Log Out User: carmen.vasey Last Login: 2/8/2017 5:12:07 PM EST

Application Search Search Reset

New Application Search Applications Download Forms Rate Calculator

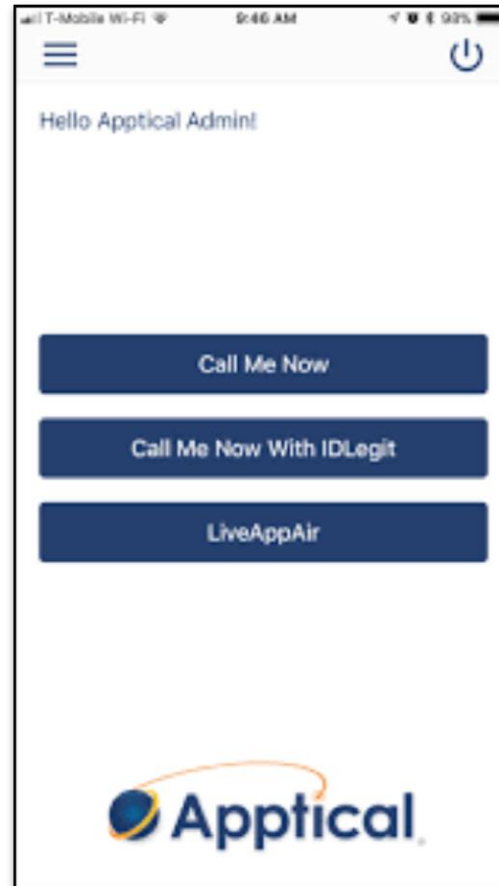
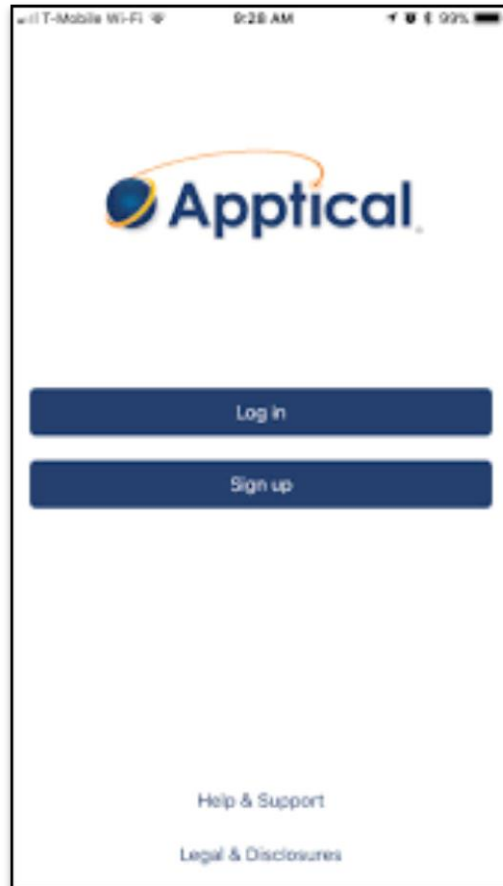
Company: S.USA (Prosperity Life) Product: New Vista Voice Authoriza Jurisdiction: Status: Description: Producer: Interviewer: Client Last Name: Client Last 4 of SSN: Client Date of Birth: Phone Number: Interpreter Type: Creation Date Range: 11/11/2016 Closed Date Range: M/d/yyyy TTY: Any Yes No

App ID	Client Name	Date To Call	Creation Time	'Closed' Time	Company	Product	Status	State	Language	Producer Name	Interviewer	Calls and Length
1982933	Snmmmmtestcasecc, Charles		02/07/2017 10:19:00 AM	02/07/2017 04:21:50 PM	S.USA (Prosperity Life)	New Vista Voice Authorization	Closed-Complete	Alabama	English	Vasey, Carmen	Vasey, Carmen	No Calls
1982934	Snmmmmtestcasecc, Charles		02/07/2017 10:48:12 AM		S.USA (Prosperity Life)	New Vista Voice Authorization	In Use-In Use	Alabama	English	Vasey, Carmen	Vasey, Carmen	No Calls
1982940	Snmmmmtestcasecc, Charles		02/08/2017 04:16:23 PM		S.USA (Prosperity Life)	New Vista Voice Authorization	LiveApp Pending-Ready for Interview	Alabama	English	Vasey, Carmen	Vasey, Carmen	No Calls

An agent can return to the LiveApp portal and search for applications that were started or completed by that agent.

To continue an application, click on the application and click 'Conduct' on bottom of screen or double click to go right into the application.

Face to Face Sales - LiveAppAir Technology with Apptical Mobile



Face to Face Sales - LiveAppAir Technology with Apptical Mobile

You can now quote, take an application, get an underwriting decision and electronically sign an application with our newest innovation through Apptical Mobile.

Taking an application using the mobile application

In order to save time, please have the client's driver's license ready and discuss the desired beneficiary arrangement prior to starting the application. Follow the steps to complete a sale which include:

- Run a quote
- Take a picture of the client's driver's license
- Scan a check to set up the EFT payments
- Make sure your phone ringer is on and wait for Apptical to call
- The Apptical interviewer will speak to you to verify the information then they will ask to speak to the client and ask the 3 medical questions
- Apptical will conduct a customer identity validation check
- After the interview, wait for the documents to load for e-signatures using DocuSign
- Review the documents with the client, place signatures in required sections and follow the steps to complete the sale

Face to Face Sales - LiveAppAir Technology with Apptical Mobile

The Apptical Mobile app is available for download on both iPhones and Android devices through the App store or the Play Store by searching “Apptical Mobile.” For best results, be sure to install the latest operating system software update on your device.

Take a few minutes and watch our instructional video to see how this innovation will help increase your sales by having everything you need at your fingertips using your smart phone. The video can be found on the Prosperity Agent Portal, under “Resources” for PrimeTerm to 100SM.

Apptical Mobile is not currently set up for sales involving a replacement. Please use the paper application for all replacement sales.

Face to Face with Paper App

Point of Sale Processing

We have partnered with Apptical who will complete the brief health interview, then review MIB and prescription check results to give you a decision while sitting with your client. The process should take approximately 10 minutes.

Complete Application

The application and HIPAA authorization must be completed and signed prior to the call to Apptical. Please review with the insured any required disclosures and the PHI process. State specific applications kits containing all documentation and disclosures required for each state are available on the Agent Portal under PrimeTerm to 100SM Resources.

Interview Guidelines

- Ask client to provide a Photo ID before completing the application.
- The agent must be present at the completion of the interview.
- The agent cannot assist during the interview.
- The agent should never relay questions to the proposed insured.

Face to Face with Paper App

Call Apptical 1-800-737-6972

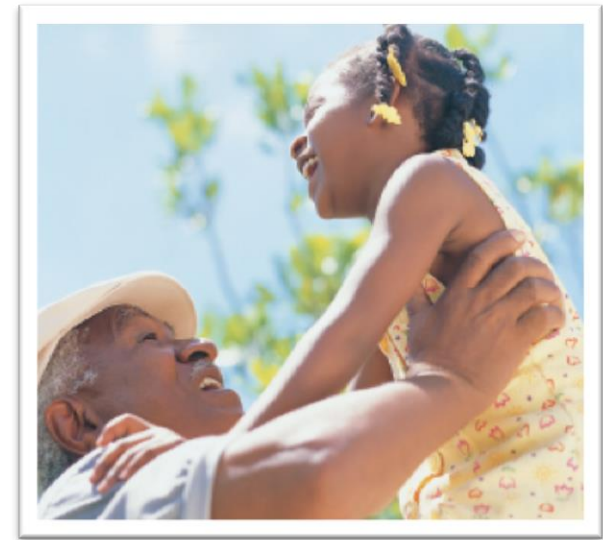
- Press 1 for a client telephone interview (PHI)
- At the start of the call you will be asked to provide some basic information.
- The interviewer will ask to speak to the proposed insured, will inform the proposed insured that the conversation is being recorded, and then will ask a series of questions to complete the Personal Health Interview.
- The interviewer will give the agent the results based on the underwriting rules.
- Apptical will conduct a customer identity validation check
- Apptical will provide an Apptical ID # that should be written in the Special Requests section for tracking purposes."

Submission process

It is important that all applications are submitted within 7 days regardless of the underwriting results or whether the client decides to proceed with the purchase. For compliance purposes, we require the signed application and HIPAA Authorization to be maintained in our records. If the client decides not to accept the policy offered, please write "Withdrawn" in the special requests section.

The Consumer Sale

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.



Your family means the world to you, and you've made a promise to take care of them... We often underestimate the expenses associated with a loss, such as: Medical Bills, Funeral Expenses... By purchasing a PrimeTerm To 100SM Life Insurance Policy from S.USA, you can help ease your family's burden and keep your promise even after you are gone.

Source: Consumer Marketing Brochure **U-BROGTECW17 11-2017**

Disclaimers

Summary of coverage only. Refer to the policy and riders for applicable exclusions, and limitations, including suicide provision and contestability period. You must disclose all exclusions and limitations to the client. S.USA does not provide tax advice. Clients should be advised to consult their tax advisors on specific tax questions.

Product issued by S.USA Life Insurance Company, Inc., a member of the Prosperity Life Group. Not licensed in all states. All guarantees are based on the financial strength and claims paying ability of S.USA.

Policy Form #GBTPUECW17 and state specific versions, where applicable. Not available in all states. Terms may vary by state.