

Safe Solution®

Fixed Indexed Annuity issued by S.USA

Product Description

Safe Solution offers a unique combination of features that are designed to help you meet your retirement goals. It provides an opportunity for potential interest growth based on changes to the S&P 500®.

INTEREST CREDITING OPTIONS	<ul style="list-style-type: none"> Fixed Interest Account 1 Year Point-to-Point Indexed Account earns a capped indexed if S&P 500® performance is positive over the indexed term Annual Performance Triggered Indexed Account earns a specified fixed rate if S&P 500® performance is flat or positive over the indexed term 									
ISSUE AGES	0 to 85 (18 to 85 Qualified)									
EXPIRATION AGE	The contract matures at Annuitant's age 100. An earlier date may be selected any time after the first contract year.									
FUND ALLOCATIONS	<ul style="list-style-type: none"> There is no minimum amount that may be allocated to a fixed or indexed account. Allocations to the fixed or the indexed accounts must be in whole percentages and must total 100%. If the owner plans to make withdrawals during the year, the amount of the expected withdrawal should be allocated to the fixed account, since amounts withdrawn from an indexed account will not earn indexed interest other than the base indexed rate. This is the default unless specified otherwise. 									
WITHDRAWAL CHARGE SCHEDULE (MVA will also apply, if applicable)	Plan	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8+	
	5 Year Plan	9%	8%	7%	6%	5%	0%	0%	0%	
	7 Year Plan	9%	8%	7%	6%	5%	4%	3%	0%	
OPTIONAL MARKET VALUE ADJUSTMENT (MVA)	If the MVA feature is purchased, if you make a withdrawal during the Withdrawal Charge Period, your Accumulation Value will adjusted up or down based on an amount determined by changes to the Constant Maturity Treasury Rate. If the index rate has gone up, this will be a negative adjustment; if it has gone down this will be a positive adjustment.									
10% PENALTY FREE WITHDRAWAL	The first withdrawal in any year, up to 10% of the Accumulation Value (10% of the single premium in year one) is not subject to a withdrawal charge or MVA (if applicable).									
DEATH BENEFIT	The Death Benefit is the Accumulation Value plus any applicable interest with no withdrawal charge or MVA.									

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Daily interest will be credited for the period between the date the premium is received and the date the contract is issued based on 1.5% annual effective interest rate.

This is a summary only. Refer to the policy for applicable terms, conditions, exclusions and limitations. Withdrawals are subject to tax and, if taken prior to age 59 ½, may be subject to a 10% IRS penalty. Neither Prosperity Life Group nor any of its member companies provides tax advice. You should consult your tax or legal professional for such information.

Product issued in NY only by SBLI USA Life Insurance Company, Inc. (SBLI USA), Form # FIAPSENY16, and elsewhere by S.USA Life Insurance Company, Inc. (S.USA), Form # series FIMPUECS16, FIAPUECS16, FIMPUECS20, FINPUECS20 and state specific variations. Not available in all states. All guarantees are subject to the financial strength and claims paying ability of the issuing company.