

Get A Quote - Preliminary Information - S.USA

Insured: Valued Client
Gender: F
Age: 70

Tobacco Use: Qualifies as Non-Tobacco User
Amount of Insurance: \$157,405.00
Single Premium: \$100,000.00

About the Single Premium Universal Life Insurance Policy

The Single Premium Universal Life Insurance policy you are considering offers a guaranteed death benefit for a single premium payment.

Coverage Summary	Illustrated Coverage	Initial Amount of Insurance	Single Premium	Coverage Years
	Single Premium Universal Life	\$157,405.00	\$100,000.00	25
	Total Premiums:		\$100,000.00	

Policy Value Summary as of the End of the Year

Policy Values

The table shows policy values and benefits guaranteed at issue. Because the current crediting rate is equal to the Guaranteed Minimum Interest Rate and because current cost of insurance and administrative expense charges are also set at maximum rates permitted by the policy, median and current values and benefits are the same as the guaranteed values shown.

Guaranteed		Guaranteed	
Summary Year 1		Summary Year 20	
Contract Fund	102,373.09	Contract Fund	135,495.17
Cash Value	100,000.00	Cash Value	135,495.17
Death Benefit	194,436.91	Death Benefit	171,029.39
Summary Year 5		Summary Age 95	
Contract Fund	111,871.01	Contract Fund	144,478.96
Cash Value	106,825.05	Cash Value	144,478.96
Death Benefit	193,024.30	Death Benefit	157,405.00
Summary Year 10			
Contract Fund	122,831.36		
Cash Value	122,831.36		
Death Benefit	190,203.97		

*If, on the Maturity Date, the Insured is still living and this Policy is in force, the Maturity Date will automatically be extended until the Policy Anniversary when the Insured's Attained Age is 121.

Return of Premium:

Provided You have not taken any Policy Loan or partial withdrawals, if You surrender this Policy in full at any time, We will pay You an amount equal to at least the Single Premium Amount paid for this Policy, less any premium taxes. This benefit does not apply if You have taken a loan or partial withdrawal on the Policy.

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Prepared by:

For Presentation in:

Raymer Malone, Agent
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Phone: 3474640462

S.USA Life Insurance Company, Inc.
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End of Year	Age	Guaranteed		
		Contract Fund	Cash Value	Death Benefit
1	71	\$102,373.09	\$100,000.00	\$194,436.91
2	72	\$104,757.19	\$100,000.00	\$194,101.77
3	73	\$107,142.16	\$100,375.51	\$193,761.48
4	74	\$109,517.29	\$103,589.10	\$193,411.26
5	75	\$111,871.01	\$106,825.05	\$193,024.30
6	76	\$114,191.51	\$110,071.33	\$192,607.29
7	77	\$116,466.45	\$113,315.04	\$192,145.29
8	78	\$118,680.20	\$116,539.53	\$191,595.16
9	79	\$120,811.33	\$119,721.89	\$190,964.27
10	80	\$122,831.36	\$122,831.36	\$190,203.97
11	81	\$124,716.94	\$124,716.94	\$189,198.14
12	82	\$126,474.38	\$126,474.38	\$187,969.03
13	83	\$128,112.26	\$128,112.26	\$186,749.28
14	84	\$129,607.86	\$129,607.86	\$185,505.94
15	85	\$130,872.08	\$130,872.08	\$184,037.52
16	86	\$132,118.55	\$132,118.55	\$182,800.10
17	87	\$133,149.87	\$133,149.87	\$181,232.65
18	88	\$133,960.31	\$133,960.31	\$179,268.79
19	89	\$134,666.50	\$134,666.50	\$175,891.63
20	90	\$135,495.17	\$135,495.17	\$171,029.39
21	91	\$136,572.62	\$136,572.62	\$166,372.17
22	92	\$138,045.70	\$138,045.70	\$162,086.33
23	93	\$140,025.22	\$140,025.22	\$158,230.83
24	94	\$142,145.69	\$142,145.69	\$157,405.00
25	95	\$144,478.96	\$144,478.96	\$157,405.00

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Indices
are based on
5.00% interest

The following values are for each \$1,000 of insurance for the basic policy

	<u>Guaranteed</u>	
	Year 10	Year 20
Net Payment Cost Index	63.96	40.41
Surrender Cost Index	15.73	19.77

The policy loan rate is fixed. It is 6% per year in advance.

Note: When the policy is issued, we will furnish a complete policy summary. This will contain cost data based on the actual benefits and premiums for which the policy is issued. After you receive it, you will have a period of not less than 10 days to review it. If you are not completely satisfied, you may return the policy for an unconditional return of the premiums paid.

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GENERIC ILLUSTRATIONS OF A TERMINAL ILLNESS ACCELERATED BENEFIT PAYMENT

Your policy will include an accelerated death benefit. This is a valuable benefit that will allow the owner to receive up to 50% of the base policy death benefit if we receive a satisfactory certification that the Insured's medical condition is expected to result in the Insured's death within 12 months. The owner can use the benefit to help cover mortgage or rent payments, help with medical treatment or to help pay any bill he or she sees fit. There is no additional premium charge for the accelerated death benefit; however, we will discount the benefit by the discount factor because it is an early payment of the death benefits and charge an administrative fee of \$150.

The illustration below is a sample illustration of the effect of a 50% acceleration on a Single Premium Universal Life policy with single premium of \$100,000 and the amount of insurance of \$250,186, issued to a 45 year old male non-smoker, with an acceleration at age 55. This illustration is based on the guaranteed factors, and an interest rate of 8%.

This illustration is hypothetical only and is not specific to your policy. At the time you make a claim to accelerate death benefits, you will receive a disclosure statement showing the effect of an acceleration of benefits on your policy's values.

PERCENTAGE ELECTED

X 50% of the maximum benefit permitted for acceleration in the policy

	BEFORE	AFTER
(1) Amount of Insurance	\$250,186	\$125,093
(2) Contract Fund	\$127,720.03	\$63,860.02
(3) Attained Age Factor	2.6216	2.6216
(4) Outstanding Policy Loan	\$0.00	\$0.00
(5) Death Benefit at Time of Acceleration	\$334,830.84	\$167,415.42
(6) Amount to be Accelerated	\$167,415.42	
(7) Less Interest Rate Discount (7.41%)	\$12,401.14	
(8) Less Administrative Fee	\$150.00	
(9) Less Loan Repayment	\$0.00	
(10) Net Accelerated Benefit Payment [(6)-(7)-(8)-(9)]	\$154,864.28	
(11) Net Cash Values		
Age 55	\$127,720.03	\$63,860.02
Age 60	\$142,337.22	\$71,168.61
Age 65	\$158,173.74	\$79,086.87
Age 70	\$172,745.80	\$86,372.90
(12) Maximum Amount of Policy Loan Available	\$127,335.93	\$63,667.97
(13) Maximum Amount of Partial Withdrawal Available	\$122,720.03	\$61,360.02
(14) Annual Premium Necessary To Keep Policy In Force	N/A	N/A
(15) Premium Waived After Acceleration	N/A	N/A

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