

PROSPERITY

LIFE GROUP®

ABOUT PROSPERITY LIFE

A.M. Best Rating

Prosperity Life GroupSM is a marketing name for products and services provided by one or more of the member companies of Prosperity Life Insurance Group, LLC, including but not limited to, SBLI USA Life Insurance Company, Inc., and S.USA Life Insurance Company, Inc.

SBLI and S.USA are both rated A- (excellent) by A.M. Best Company, as of June 2020.¹

Domicile

The home office is located in Roanoke, VA.

Longevity

We're not just about getting bigger. We believe in growing smarter. It's why we've expanded with our customers' needs in mind, by combining our expertise with that of like-minded organizations and rooting our company with the strength to flourish in today's world. Together, our member companies have a strong foundation and heritage, which date back over 100 years.

- Shenandoah Life – Founded in 1916
- Prosperity Life Group – Founded in 2009
- SBLI USA – Founded in 1999
- Acquired Shenandoah Life in 2012
- S.USA Life – Founded in 2000
- Acquired SBLI and S.USA in 2014

CONTACTS & SUPPORT

New Business:

1-855-558-3771, Option 3

Mailing Address:

SBLI USA Life Insurance Company
Medicare Supplement Administration
PO Box 10853, Clearwater, FL 33757-8853

S.USA Life Insurance Company
Medicare Supplement Administration
PO Box 10853, Clearwater, FL 33757-8853

Underwriting:

1-855-228-3771, Option 3, Option 2

Overnight/Express Address

SBLI USA Life Insurance Company
17757 US Highway 19 N, Suite 660
Clearwater, FL 33757-8853

S.USA Life Insurance Company
17757 US Highway 19 N, Suite 660
Clearwater, FL 33757-8853



¹Ratings as of June 2020. Please visit www.ambest.com for more information.

NEW BUSINESS

Application Fee

Most states require a non-refundable and non-commissionable \$25.00 application fee per applicant, which must be collected at the same time as the initial premium payment. Please refer to the Underwriting Guide for state-specific information.

Type of Policy Ratings

Policy rating types are state-specific;

- *Attained-age,*
- *Community rated, and*
- *Issue-age*

Please refer to the Underwriting Guide for the state-specific information.

Premium Payments

Premium payments can be paid by check, money order or ACH. Please refer to the Underwriting Guide for more specific information and details.

Credit card payments are not accepted at this time.

Current administrative practice is to not adjust rates for 12 months from the effective date of coverage.

POLICY SUBMISSION

Prosperity Life strongly encourages agents to utilize their eApplication. Prosperity utilizes proprietary eApp software, developed and managed by IAS. The underwriting engine will determine if an application is approved, declined, or requires underwriting review, and a decision is generated in real-time. Agents are notified of application status via their agent portal.

Paper applications are also available, and materials and resources can be downloaded from the agent portal. Paper applications may be submitted via fax or email.

CLAIMS

Claims Payment History

The timeliness of claims payments is dependent upon a couple of factors, such as provider and electronic participation. When Medicare pays and submits the claim to IAS electronically, claims are typically paid within 48 hours of receipt, unless more information is required.

Paper claims (complete) are typically paid within 30 days.

COMMISSIONS

Commissions are paid weekly, bi-weekly or monthly, and agents can select the frequency which they'd like to be paid at the time of contracting. For weekly or bi-weekly selections, agents must enroll in EFT.

Advancing options include 3, 6, 9 or 12 months. Eligibility is determined at the time of contracting.

The Part B deductible is commissionable.

Questions about commissions? Agents may email medsuppsupport@prosperitylife.com.

AGENT PORTAL ACCESS

<https://service.iasadmin.com/prosperity>

Grants access to:

eApp Platform | New Business | Notifications

<https://insuranceadmin.com/agent/login.php#>

Grants access to:

Commission Statements

For Agent Use Only. Not Intended to Create Public interest in an Insurance Product, an Insurer, or Agent.

Prosperity Life Group is a marketing name for products and services offered by a group of affiliated companies, including SBLI USA Life Insurance Company, Inc., S.USA Life Insurance Company, Inc. and Shenandoah Life Insurance Company. Each company is solely responsible for its own financial and contractual obligations. Not licensed in all states. Only SBLI USA is authorized to do business in New York.

Product underwritten by SBLI USA or S.USA depending on state, policy form series MSPAAS21[xx], MSPFAS21[xx], MSPGAS21[xx], MSPNAS21[xx] ([xx] varies by state). Not available in all states.

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