

S.USA Life Insurance Company, Inc. offers the New Vista® Whole Life Insurance policy, designed to provide financial security for policyholders' families by covering final expenses such as medical bills, funeral costs, legal fees, and loan balances. The policy guarantees a death benefit equal to the face amount from the first day of coverage, with graded and modified options available that adjust the death benefit during the first two years. In the event of accidental death, the full face amount is paid immediately. The policy includes an Accelerated Death Benefit feature, allowing access to a portion of the death benefit if the insured is diagnosed with a terminal illness, although this feature is not available in California. Premiums are guaranteed to remain level throughout the insured's life, provided they are paid on time, and the policy accumulates cash value that can be borrowed against. An optional Accidental Death Benefit Rider is available, which doubles the death benefit in case of accidental death, expiring on the policy anniversary nearest the insured's 75th birthday. The policy has exclusions, limitations, and terms for maintaining coverage, including a two-year contestability period and a suicide exclusion. It is important to note that receipt of accelerated death benefits may affect eligibility for public assistance and may be taxable. The policy is underwritten by S.USA Life Insurance Company, which is responsible for its financial obligations, and the product may not be available in all states.