

Products At A Glance



Sagicor Life Insurance Company (Sagicor) is a full-service life insurance company that helps clients make wise financial decisions today to ensure that they are protected tomorrow. We are licensed in 45 states and the District of Columbia. Sagicor is rated “A-” (Excellent) by A.M. Best Company (4th best out of 16 possible ratings). This rating is based on Sagicor’s financial strength and ability to meet its ongoing obligations. Sagicor is a wholly-owned subsidiary of Sagicor Financial Corporation Limited (SFCL), one of the oldest insurance groups in the Americas, with operations in 22 countries, mainly in the United States, Latin America and the Caribbean. Sagicor is committed to offering customers world-class service with integrity and value.



LIFE INSURANCE COMPANY

PERMANENT LIFE

Product	Features	Issue Ages	Riders & Surrender Charges																										
<p>Fixed Indexed Single Premium Whole Life</p> <p>Policy Form: 1005</p>	<ul style="list-style-type: none"> • Immediate Bonus: 10% of the Single Premium • Minimum Single Premium - \$5,000 (No Maximum) • 2 Risk Classes: Standard NT, Standard T • eApplication only, utilizing Accelexwriting® at the point of sale (No telephone interview required¹) • Policy eDelivery available • Guaranteed Return of Premium from day 1 (less any Indebtedness, Withdrawals or Accelerated Benefit paid out) • 3 Distinct Crediting Strategies (Blended Global Look Back Advantage Strategy available) • Loans available beginning policy year 2 • Partial Withdrawals² are allowed at any time (not available in MN) • Minimum Guaranteed Interest Rate 2% 	<ul style="list-style-type: none"> • 18 Years - 85 Years 	<ul style="list-style-type: none"> • Accelerated Benefit Insurance Rider for Terminal Condition & Chronic Illness² (inherent rider - no additional charge) • Surrender Charges: <table border="1" style="margin-left: 20px;"> <tr> <td>Year</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td></tr> <tr> <td>Charge %</td><td>12%</td><td>12%</td><td>11%</td><td>10%</td><td>9%</td><td>8%</td></tr> </table> <table border="1" style="margin-left: 20px;"> <tr> <td>Year</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11+</td></tr> <tr> <td>Charge %</td><td>7%</td><td>6%</td><td>4%</td><td>2%</td><td>0%</td></tr> </table>	Year	1	2	3	4	5	6	Charge %	12%	12%	11%	10%	9%	8%	Year	7	8	9	10	11+	Charge %	7%	6%	4%	2%	0%
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Charge %	7%	6%	4%	2%	0%																								
<p>Interest Sensitive Single Premium Whole Life</p> <p>Policy Form: 1002</p>	<ul style="list-style-type: none"> • Guaranteed Return of Premium from day 1 (less any Indebtedness, Withdrawals or Accelerated Benefit paid out) • Minimum Single Premium - \$5,000 (No Maximum) • 2 Risk Classes: Standard NT, Standard T • eApplication only, utilizing Accelexwriting® at the point of sale (No telephone interview required¹) • Policy eDelivery available • Loans are allowed at any time • Partial Withdrawals² are allowed at any time • Minimum Guaranteed Interest Rate 3% 	<ul style="list-style-type: none"> • 45 Years - 85 Years 	<ul style="list-style-type: none"> • Accelerated Benefit Insurance Rider for Terminal Condition & Chronic Illness² (inherent rider - no additional charge) • Surrender Charges: <table border="1" style="margin-left: 20px;"> <tr> <td>Year</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr> <td>Charge %</td><td>8%</td><td>8%</td><td>7%</td><td>7%</td><td>6%</td></tr> </table> <table border="1" style="margin-left: 20px;"> <tr> <td>Year</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td></tr> <tr> <td>Charge %</td><td>5%</td><td>4%</td><td>3%</td><td>2%</td><td>1%</td></tr> </table>	Year	1	2	3	4	5	Charge %	8%	8%	7%	7%	6%	Year	6	7	8	9	10	Charge %	5%	4%	3%	2%	1%		
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<p>Sage Whole Life</p> <p>Policy Form: ICC091009/1009</p>	<ul style="list-style-type: none"> • Guaranteed Level Premiums, Cash Value and Death Benefit • Non-Participating • Minimum Face Amount - \$25,000³ Maximum Face Amount - \$250,000 • eApplication only, utilizing Accelexwriting® (No bodily fluids, no telephone interview¹) • Policy eDelivery available • Juvenile Issue Risk Class - Standard Juvenile • Accelexwriting® Risk Classes - Preferred NT, Standard NT, Rated NT, Preferred T, Standard T • Fully Underwritten Risk Classes - Preferred NT, Standard NT, Preferred T, Standard T, and Substandard up to Table 8 • Loans are allowed at any time 	<ul style="list-style-type: none"> • 15 Days - 15 Years \$25,000 - \$99,999 Juvenile Issue (eApp only) • 16 Years - 65 Years \$25,000 - \$250,000 Accelexwriting® (eApp Only) • 66 Years - 85 Years \$25,000 - \$250,000 Fully Underwritten (eApp only) 	<ul style="list-style-type: none"> • Accelerated Benefit Insurance Rider for Terminal Condition² (inherent rider - no additional charge) • Optional Riders (for an additional charge): <ul style="list-style-type: none"> - Accidental Death Benefit Rider - Children's Term Rider - Waiver of Premium Rider 																										

NT - Non-Tobacco

T - Tobacco

TERM LIFE

Product	Features	Issue Ages	Riders
<p>Sage Term (10/15/20 Year Term)</p> <p>Policy Form: ICC101000/1000, ICC141015</p>	<ul style="list-style-type: none"> Guaranteed Level Premiums Minimum Face Amount - \$50,000 (No Maximum) Policy Fees: \$70 Annually (\$35 for spousal policy fee) eApplication utilizing Accelewriting® (No bodily fluids, no telephone interview¹) and Fully Underwritten (eApp or paper) available Policy eDelivery available with eApplication (not available with paper application) Convertible to age 70 Accelewriting® (eApplication only) Risk Classes - Preferred NT, Standard NT, Rated NT, Preferred T, Standard T Fully Underwritten (eApplication and paper) Risk Classes - Preferred NT, Standard NT, Preferred T, Standard T, and Substandard up to Table 8 Conversion Credits available in years 2 through 5 	<ul style="list-style-type: none"> 10 Year Term (except Male - Standard T) 18 Years - 75 Years 10 Year Term (Male - Standard T) 18 Years - 65 Years 15 Year Term 18 Years - 70 Years 20 Year Term (Non-Tobacco) 18 Years - 65 Years 20 Year Term (Tobacco) 18 Years - 55 Years <p>- Accelewriting®: 18 Years - 65 Years \$50,000 - \$500,000</p> <p>- Fully Underwritten: 18 Years - 75 Years \$500,001 and over</p> <p>- Fully Underwritten: 66 Years - 75 Years \$50,000 and over</p>	<ul style="list-style-type: none"> Accelerated Benefit Insurance Rider for Terminal Condition or Nursing Home Confinement² (inherent rider - no additional charge) Optional Riders (for an additional charge): <ul style="list-style-type: none"> Accidental Death Benefit Rider Children's Term Rider Waiver of Premium Rider

NT - Non-Tobacco

T - Tobacco

UNIVERSAL LIFE

Product	Features	Issue Ages	Riders & Surrender Charges
<p>Fixed Indexed Universal Life</p> <p>Policy Form: ICC101004/1004</p>	<ul style="list-style-type: none"> • Minimum Face Amount - \$50,000 (No Maximum) • Juvenile Issue (eApplication only) Risk Class - Standard Juvenile • Fully Underwritten (paper only) Risk Classes - Super Preferred NT, Preferred NT, Standard NT, Preferred T, Standard T and Substandard up to Table 8 • 2 Death Benefit Options: <ul style="list-style-type: none"> - Level Death Benefit (option A) - Accumulation Value in addition to the Face Amount (option B) • 3 Distinct Crediting Strategies (Blended Global Look Back Advantage Strategy available) • Loans allowed, after the policy has a Cash Surrender Value (in most states) or beginning policy year 2 • Preferred Loans after ten years • One Partial Withdrawal per year beginning policy year 2 • Minimum Guaranteed Interest Rate 2% 	<ul style="list-style-type: none"> • 15 Days - 85 Years 	<ul style="list-style-type: none"> • Accelerated Benefit Insurance Rider for Terminal Condition or Chronic Illness² (inherent rider - no additional charge) • Optional Riders (for an additional charge): <ul style="list-style-type: none"> - Accidental Death Benefit Rider - Children's Term Rider - Waiver of Premium Rider • Surrender Charge: Fifteen years
<p>Sage NLUL</p> <p>Policy Form: ICC101010/1010</p>	<ul style="list-style-type: none"> • Minimum Face Amount - \$25,000³ (No Maximum) • eApplication utilizing Accelewritng[®] (No bodily fluids, no telephone interview¹) and Fully Underwritten (eApp or paper) available • Policy eDelivery available with eApplication (not available with paper application) • Juvenile Issue (eApplication only) Risk Class - Standard Juvenile • Accelewritng[®] (eApplication only) Risk Classes - Preferred NT, Standard NT, Rated NT, Preferred T, Standard T • Fully Underwritten (eApplication and paper) Risk Classes - Preferred NT, Standard NT, Preferred T, Standard T, and Substandard up to Table 8 • 2 Death Benefit Options: <ul style="list-style-type: none"> - Level Death Benefit (option A) - Accumulation Value in addition to the Face Amount (option B) • Loans allowed after the policy has a Cash Surrender Value • One Partial Withdrawal per year beginning policy year 2 • Minimum Guaranteed Interest Rate 2.5% 	<ul style="list-style-type: none"> • 15 Days - 15 Years \$25,000 - \$99,999 Juvenile Issue (eApp only) • 16 Years - 65 Years \$25,000 - \$400,000 Accelewritng[®] (eApp only) • 66 Years - 85 Years \$25,000 - \$400,000 Fully Underwritten Application • 16 Years - 85 Years \$400,001 and over Fully Underwritten Application 	<ul style="list-style-type: none"> • Accelerated Benefit Insurance Rider for Terminal Condition or Chronic Illness² (inherent rider - no additional cost) • Optional Riders (for an additional charge): <ul style="list-style-type: none"> - Accidental Death Benefit Rider - Children's Term Rider - Waiver of Premium Rider • Surrender Charge: Fifteen years

NT - Non-Tobacco

T - Tobacco

ANNUITIES

Product	Features	Issue Ages	Riders & Surrender Charges																								
<p>Sage Select Fixed Indexed Single Premium Deferred Annuity</p> <p>Policy Form: ICC143006/3006</p>	<ul style="list-style-type: none"> Potential for Significant Cash Value Growth Bonus 4% of Premium Paid (100% vested day 1) Minimum Premium - \$2,000 (Qualified and Non-Qualified) eApplication available 3 Distinct Crediting Strategies (Blended Global Look Back Advantage Strategy available) Tax-Deferred Growth⁴ Penalty Free Withdrawals⁵ <ul style="list-style-type: none"> Beginning contract year 2, 10% each year, cumulative up to 50% Nursing Home Facility or Confined Care Facility Confinement^{2,6} Guaranteed Minimum Withdrawal Benefit (between contract years 13 through 32) No policy fees or annual charges Full Account Value payable at death (less any indebtedness, withdrawals or accelerated benefits paid out) 	<ul style="list-style-type: none"> 15 Days - 85 Years (applies to both the Owner & Annuitant) 	<ul style="list-style-type: none"> Surrender Charges: <table border="1"> <tr> <td>Year</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> <tr> <td>Charge %</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> </tr> </table> <table border="1"> <tr> <td>Year</td> <td>6</td> <td>7</td> <td>8</td> <td>9</td> <td>10+</td> </tr> <tr> <td>Charge %</td> <td>4%</td> <td>3%</td> <td>2%</td> <td>1%</td> <td>0%</td> </tr> </table>	Year	1	2	3	4	5	Charge %	9%	8%	7%	6%	5%	Year	6	7	8	9	10+	Charge %	4%	3%	2%	1%	0%
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<p>Single Premium Immediate Annuity</p> <p>Policy Form: ICC093003/3003</p>	<ul style="list-style-type: none"> Guaranteed Income Stream Minimum Premium - \$5,000 (Qualified and Non-Qualified) No policy fees or annual charges Annuitant Payout Options⁷: Period Certain, Life Income, Life Income with Period Certain, Joint Life Income, Joint Life with Period Certain Payout Option Frequency: Monthly, Quarterly, Semi-annually, Annually 	<ul style="list-style-type: none"> 15 Days - 85 Years (applies to both the Owner & Annuitant) No age limit if Period Certain option selected 	<ul style="list-style-type: none"> Liquidity (One-Time Withdrawal) Rider⁸ (Inherent rider - no additional charge) 																								
<p>Sage Choice Single Premium Deferred Annuity</p> <p>Policy Form: 3005</p>	<ul style="list-style-type: none"> Guaranteed Minimum Fixed Interest Rate 2% in Years 1 - 10 and 3% Years 11+ Minimum Premium - \$2,000 (Qualified and Non-Qualified) No policy fees or annual charges Penalty Free Withdrawals⁵ <ul style="list-style-type: none"> Maximum Free Percentage of 10% each year Confinement/Terminal Illness Waiver of Surrender Bailout Feature⁹ Market Value Adjustment (MVA)¹⁰ Monthly Interest Option (MIO) Full Account Value payable at death 	<ul style="list-style-type: none"> 15 Days - 90 Years (applies to both the Owner & Annuitant) 	<ul style="list-style-type: none"> Surrender Charges: <table border="1"> <tr> <td>Year</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> <tr> <td>Charge %</td> <td>7%</td> <td>7%</td> <td>7%</td> <td>6%</td> </tr> </table> <table border="1"> <tr> <td>Year</td> <td>5</td> <td>6</td> <td>7</td> </tr> <tr> <td>Charge %</td> <td>5%</td> <td>3%</td> <td>0%</td> </tr> </table>	Year	1	2	3	4	Charge %	7%	7%	7%	6%	Year	5	6	7	Charge %	5%	3%	0%						
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FOOTNOTES

1. Issuance of policy may depend on answers to health questions set forth in the application. Additional requirements may be needed when referred to underwriting.
2. Not available in all states. State variations may apply. See the policy for additional details including fees, limitations and exclusions. Only one Accelerated Benefit is payable.
3. In WV, Minimum Face Amount is \$25,001.
4. Neither Sagicor Life Insurance Company nor its agents provide tax, legal or accounting advice. Please advise your clients to consult with a tax and/or legal advisor for information specific to their situation.
5. Withdrawal of any part of the value in your annuity prior to age 59 1/2 may be subject to tax penalties.
6. Not available in CA and SD.
7. Annuity payout options based on the Annuitant's life will be determined by the Annuitant's age and sex. In Montana, the annuity payout options will be determined by the Annuitant's age only. For annuity payouts with Period Certain, the minimum payment period is 5 years.
8. For the Period Certain, Life Income with Period Certain and Joint Life with Period Certain, this rider provides for a one-time withdrawal of up to 30% of the withdrawal base at any time during the period beginning with the first contract anniversary through the end of the guaranteed period. Exercise of the one-time withdrawal will result in a reduced annuity income payment. This rider may be exercised only by the original owner, as of the contract date. The minimum withdrawal amount is \$2,500. This rider may not be available in all states. This rider is not available when this product is sold in combination with any other Sagicor product.
9. Part of the Penalty Free Withdrawal provision is known as the "Bailout Feature." Beginning in contract year 2, if the renewal rate is more than 1% below the Initial Fixed Interest Rate, the owner may request, within 30 days of notification, to receive the Accumulation Value without incurring a Surrender Charge or MVA. The "Bailout Feature" is only available the first time that a Declared Fixed Interest Rate is more than 1% below the contract's Initial Fixed Interest Rate.
10. MVA not applicable in MN, MO and PA.

DISCLOSURE: The information contained in this guide is summary in nature. If there is a conflict with the policy/contract and rider, the terms of the applicable policy/contract and rider control. In order to obtain a complete understanding, please read the policy/contract provisions carefully as this is not intended to be a substitute for the policy/contract. Policy/Contract and riders are not available in all states. State variations may apply. Neither Sagicor Life Insurance Company nor its agents provide tax, legal or accounting advice. Please consult with your tax and/or legal advisor for information specific to your situation.

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