



Wise Financial Thinking for Life

Sagicor Life - Product Quick View

Recruiting, Sales & Marketing 888-SAGICOR (option 1)

www.SagicorLifeUSA.com

GOLD SERIES FIXED INDEXED SPWL (not available in all states)

- Fixed Indexed Single Premium Whole Life
- Middle and Upper income market; Asset Transfer and Creation; Higher Interest Credit Potential

FEATURES:

- Immediate 10% Bonus Interest
- Chronic Illness Living Benefit: Pays a portion of the death benefit for 33 months, Trigger: 2 of 6 ADL's, Physician Certified No Confinement Required, \$250,000 Maximum Benefit (chronic illness living benefit not available in all states)
- Guaranteed Return of Premium from Day 1
- Issue Age: 18 to 85 (Age Last Birthday)
- Interest Crediting Strategy – 3 Options:
 1. Annual Declared Rate – Minimum Guaranteed Interest Rate is 2%
 2. S&P 500® Index 1 year Pt.-to-Pt. with a Cap – Minimum Cap is 4%, Minimum Guaranteed Interest Rate is 0%
 3. Global Index Basket with a Participation Rate – 3 Year Pt.-to-Pt. with a “Look-Back”, Minimum Participation Rate is 20%, Minimum Guaranteed Interest Rate is 0%

3 Indexes Used:

Russell® 2000 Index • Dow Jones EURO STOXX 50® Index • Hang Seng Index

(60/40/0) Credits 60% to Best Performing Index, 40% to 2nd Best Performing Index and 0% for worst performing index

- Loans: Allowed after the first year

GUARANTEED VALUES:

- Guaranteed Values are based on a Minimum Guaranteed Interest Rate of 2%, Guaranteed Cost of Insurance Rates and Guaranteed Policy Expense Charges.

UNDERWRITING:

- Up to Table 4 issued Standard
- 2 rate classes: Non-Tobacco, Tobacco
- Point of Sale (POS) application process
- POS Process - 20 minute Accept or Referred to Sagicor Life Underwriter for in-house review
- Net Amount at Risk – \$500,000
- \$5,000 minimum single premium, premiums over \$500,000 require Home Office approval to verify suitability

SURRENDER CHARGES:

Yr 1	Yr 2	Yr 3	Yr 4	Yr 5	Yr 6	Yr 7	Yr 8	Yr 9	Yr 10	Yr 11+
12%	12%	11%	10%	9%	8%	7%	6%	4%	2%	0%

SAMPLE POLICY INFO:

Female Age 65, Standard Non-Tobacco, \$100,000 Single Premium	
Guaranteed Death Benefit:	\$204,969
Guaranteed Cash Surrender Value Year 20:	\$148,203
Guaranteed Chronic Illness Monthly Benefit:	\$5,454

For current rates please contact sales and marketing or visit the Agent's section of our website and download the Current Crediting Strategies/Rates PDF (Form 4062).

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