



LIFE INSURANCE COMPANY

Interest Sensitive
Single Premium Whole Life
Product Guide

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Sagikor Life Insurance Company is Rated A- (Excellent) by A.M. Best Company

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Note: This Product Guide is intended only to provide a summary of this product. In order to obtain a complete understanding, please read the policy provisions carefully as this is not intended to be a substitute for the policy. Policy and Riders are not available in all states.

¹ Unisex Rates are used in Montana only.

² In Montana, use the table of Unisex Rates

GOLD SERIES INTEREST SENSITIVE SINGLE PREMIUM WHOLE LIFE

Description

Sagicor Life's Gold Series Interest Sensitive Single Premium Whole Life policy provides coverage for the life of the Insured as long as the policy remains in force and is not surrendered prior to the payout of the Death Benefit. This policy offers excess interest and current cost of insurance charges in addition to the guarantees applicable to these terms.

Issue Ages

15 Days to 90 Years (age last birthday)

Minimum Net Amount at Risk

\$5,000 (Premiums over \$500,000 require Home Office Approval)

Maximum Net Amount at Risk - Point of Sale with APS

No Maximum Net Amount at Risk

Maximum Net Amount at Risk for Point of Sale only

Ages 15 days - 60 years	\$250,000
Ages 61 - 65 years	\$200,000
Ages 66 - 70 years	\$150,000
Ages 71 - 75 years	\$ 100,000
Ages 76 - 80 years	\$ 75,000
Ages 81 - 85 years	\$ 50,000
Ages 86 - 90 years	\$ 25,000

Policy Dates

1st - 28th

Policy Fee:

\$100 year 1

\$ 24 years 2 - 20

\$ 0 year 21 and thereafter

Surrender Charges

Yr 1	Yr 2	Yr 3	Yr 4	Yr 5	Yr 6	Yr 7	Yr 8	Yr 9	Yr 10
8%	8%	7%	7%	6%	5%	4%	3%	2%	1%

Loan Interest Rate

5.66% in advance

Minimum Withdrawal

\$500

Minimum Guaranteed Interest

3%

Inherent Riders

Accelerated Benefit Insurance Rider - Terminal Condition and Chronic Illness³ (with triggers). Included at no additional cost.

Guaranteed Benefits

Guaranteed Return of Premium

Risk Classes

- Standard Non-Tobacco
- Standard Tobacco

Underwriting Guide

Up to T4 issued as Standard. Reject over T4 - referred to Sagacor Life Underwriter for other product choice.

³ Chronic Illness not available in all states.

ACCELERATED BENEFIT INSURANCE RIDER

This rider advances a portion of the Eligible Death Benefit Proceeds if eligibility requirements are satisfied for the Terminal Condition or Chronic Illness³ Benefit.

Administrative Fee⁴ - \$250

Termination of Rider

The rider terminates on the earliest of the following dates:

- a) the date any fraudulent claim is submitted
- b) the date the policy terminates

Benefits

Terminal Condition Accelerated Benefit

Upon certification, by a Licensed Physician, that the Insured has been diagnosed with a Terminal Condition, as defined in this Rider, the Insured may elect any portion of the Accelerated Benefit Amount. The Administrative Fee will be deducted from the amount elected and the remainder will be paid in a lump sum.

Chronic Illness³ Accelerated Benefit

Upon certification by a Licensed Physician that the Insured has been diagnosed with a Chronic Illness³, as defined in this Rider, the Insured may elect to accelerate any portion of the Accelerated Benefit Amount. The amount elected will be paid out in 33 equal monthly installments. The Administrative Fee⁴ will be deducted from the first installment.

⁴ See Administrative Fee Definition, page 5.

Rider Limitations

Payment of Accelerated Benefit subject to the following requirements.

1. Base plan and Rider must be in force for 12 months before the Insured is eligible to receive any Accelerated Benefit Payment.
2. If the Policy or this Rider is subject to an irrevocable Beneficiary designation or an assignment, except to Sagicor Life as security for a policy loan, the Insured must provide Sagicor Life with a written consent by any such Beneficiary or assignee for any payment under this Rider.
3. In order to prevent involuntary advance of proceeds, the Accelerated Benefit is not available if the Owner or Covered Person:
 - a) is required by law to elect an Accelerated Benefit in order to meet the claims of creditors, whether in bankruptcy or other wise; or
 - b) is required by a government agency to elect an Accelerated Benefit in order to apply for, obtain, or keep a government benefit or entitlement.
4. No Accelerated Benefit will be provided if the Terminal Condition or Chronic Illness³ results from intentionally self-inflicted injuries or attempted suicide while sane or insane (not in MO).

Definitions

Terminal Condition

As used in this Rider, Terminal Illness means an imminent death is expected in 12 months or less as a result of a non-correctable medical condition that with reasonable medical certainty will result in a drastically limited life span of the Insured.

Chronic Illness³

Chronic Illness³ as used in this Rider, means that the Insured has been certified by a Licensed Physician within the last 30 days as being unable to preform, without substantial assistance from another individual, at least two Activities of Daily Living for a period that is expected to last at least 90 days due to a loss of functional capacity.

Activities of Daily Living

Eating, toileting, transferring, bathing, dressing, continence.

Accelerated Benefit Amount

As used in this Rider, means the lesser of an amount equal to the Death Benefit Amount less \$25,000 or \$250,000.

Administrative Fee⁴

As used in this Rider, means a one time charge equaling the lesser of \$250 or the maximum allowed by law in the state in which the Policy was issued.

Underwriting Qualifications

POINT OF SALE PROCESS (for POS only)	
TABLE 1	
Ages	Maximum Net Amount at Risk
15 days to 60 years	\$250,000
61 - 65 years	\$200,000
66 - 70 years	\$150,000
71 - 75 years	\$100,000
76 - 80 years	\$75,000
81 - 85 years	\$50,000
86 - 90 years	\$25,000

POINT OF SALE PROCESS APS or other requirements as needed	
TABLE 2	
Ages	Maximum Net Amount at Risk
15 days to 90 years	No Maximum

- Table 1 - reflects the amounts which can be applied for under the Point of Sale (POS) Process.
- Table 2 - reflects the amounts which can be applied for under the POS Process with an Attending Physician Statement (APS). If the APS does not provide adequate medical history, a paramedical exam, HOS, blood, or other medical requirements may be ordered.

- During the initial portion of the interview the Medical Information Bureau (MIB) and Pharmaceutical Database will be checked. If Sagicor Life develops any significant history, the interview and application do not match, MIB and the application do not match, or the Pharmaceutical Database and application do not match, the application will be closed incomplete.
- When the occupation or avocation of the Proposed Insured (PI) carries a particular hazard, coverage will be denied if the required amount exceeds \$3.00 per \$1,000.
- If unemployed, a reasonable explanation must be given.
- All interviews are conducted with the Proposed Insured (PI) and are recorded. No other person, including but not limited to family member, friends, translators or guardians may answer questions on behalf of the PI.
- Ages 51 and greater must have a primary care physician or have seen a doctor in the last 5 years. If not, the case will be declined because of the absence of health care appropriate for the age.
- Applicants may be accepted through Table 4. Any application which would be rated in excess of Table 4 due to medial history, occupation, or avocation will be referred to Sagicor Life Underwriters for consideration of other coverage.

- Foreign Nationals: The standard requirements for Sagicor Life business is that the PI must be a U.S. Citizen, living in the United States, or a Permanent Resident (green card holder) living in the United States.
- In some cases, a U.S. Citizen living outside of the U.S. on a temporary basis might be considered if they are residing in a low risk country as determined by current U.S. guidelines. Sagicor Life will not be able to consider anyone who will live outside of the United States for more than 90 days.
- Temporary Residents: Sagicor Life is unable to consider individuals living in the U.S. on a basis of a Visa.
- The underwriting philosophy will be moderate.

INTEREST SENSITIVE SINGLE PREMIUM WHOLE LIFE - MALE & UNISEX¹ RATES

Issue Ages 15 days - 90 years

¹ Unisex Rates are used in Montana only.

Non-Tobacco			
Age	Face Amt/\$1	Age	Face Amt/\$1
0	N/A	46	3.08997
1	N/A	47	2.98887
2	N/A	48	2.89151
3	N/A	49	2.79729
4	N/A	50	2.70636
5	N/A	51	2.61882
6	N/A	52	2.53472
7	N/A	53	2.45405
8	N/A	54	2.37686
9	N/A	55	2.30319
10	N/A	56	2.23294
11	N/A	57	2.16585
12	N/A	58	2.10154
13	N/A	59	2.03971
14	N/A	60	1.98045
15	N/A	61	1.92379
16	N/A	62	1.86983
17	N/A	63	1.81857
18	8.01774	64	1.76991
19	7.76218	65	1.72363
20	7.51399	66	1.67944
21	7.27216	67	1.63712
22	7.03645	68	1.59652
23	6.80666	69	1.55748
24	6.58356	70	1.51995
25	6.36684	71	1.48403
26	6.15667	72	1.44983
27	5.95351	73	1.41746
28	5.75628	74	1.38668
29	5.56378	75	1.35736
30	5.37665	76	1.32943
31	5.19423	77	1.30286
32	5.01681	78	1.27771
33	4.84486	79	1.25409
34	4.67848	80	1.23193
35	4.51728	81	1.21123
36	4.36175	82	1.19191
37	4.21147	83	1.17378
38	4.06662	84	1.15679
39	3.92714	85	1.14094
40	3.79262	86	1.12623
41	3.66329	87	1.11266
42	3.53889	88	1.10020
43	3.41955	89	1.08877
44	3.30497	90	1.07828
45	3.19521		

Tobacco			
Age	Face Amt/\$1	Age	Face Amt/\$1
0	12.28919	46	2.60366
1	11.91835	47	2.52627
2	11.51961	48	2.45162
3	11.11768	49	2.37920
4	10.71714	50	2.30919
5	10.32740	51	2.24167
6	9.95025	52	2.17688
7	9.58695	53	2.11497
8	9.23651	54	2.05599
9	8.89814	55	2.00009
10	8.57273	56	1.94694
11	8.25865	57	1.89642
12	7.95801	58	1.84799
13	7.67096	59	1.80135
14	7.39692	60	1.75658
15	7.13689	61	1.71386
16	6.89200	62	1.67340
17	6.66241	63	1.63521
18	6.44586	64	1.59921
19	6.23839	65	1.56508
20	6.03958	66	1.53249
21	5.84759	67	1.50117
22	5.66197	68	1.47091
23	5.48265	69	1.44156
24	5.30953	70	1.41313
25	5.14223	71	1.38567
26	4.98092	72	1.35938
27	4.82497	73	1.33441
28	4.67359	74	1.31047
29	4.52576	75	1.28753
30	4.38126	76	1.26558
31	4.24016	77	1.24462
32	4.10247	78	1.22474
33	3.96876	79	1.20602
34	3.83893	80	1.18847
35	3.71336	81	1.17204
36	3.59176	82	1.15665
37	3.47440	83	1.14212
38	3.36110	84	1.12834
39	3.25215	85	1.11541
40	3.14718	86	1.10343
41	3.04641	87	1.09244
42	2.94976	88	1.08238
43	2.85714	89	1.07321
44	2.76878	90	1.06484
45	2.68433		

INTEREST SENSITIVE SINGLE PREMIUM WHOLE LIFE - FEMALE² RATES

Issue Ages 15 days - 90 years ² In Montana, use the table of Unisex Rates.

Non-Tobacco				Tobacco			
Age	Face Amt/\$1	Age	Face Amt/\$1	Age	Face Amt/\$1	Age	Face Amt/\$1
0	N/A	46	3.46544	0	14.29658	46	2.82775
1	N/A	47	3.34937	1	13.82760	47	2.73837
2	N/A	48	3.23825	2	13.35227	48	2.65304
3	N/A	49	3.13166	3	12.87671	49	2.57168
4	N/A	50	3.02962	4	12.41252	50	2.49429
5	N/A	51	2.93191	5	11.96233	51	2.42062
6	N/A	52	2.83842	6	11.52667	52	2.35047
7	N/A	53	2.74902	7	11.10586	53	2.28366
8	N/A	54	2.66357	8	10.70249	54	2.22007
9	N/A	55	2.58171	9	10.31267	55	2.15953
10	N/A	56	2.50340	10	9.93658	56	2.10178
11	N/A	57	2.42850	11	9.57425	57	2.04677
12	N/A	58	2.35683	12	9.22654	58	1.99414
13	N/A	59	2.28816	13	8.89225	59	1.94380
14	N/A	60	2.22222	14	8.57273	60	1.89554
15	N/A	61	2.15888	15	8.26519	61	1.84927
16	N/A	62	2.09803	16	7.96948	62	1.80488
17	N/A	63	2.03953	17	7.68665	63	1.76231
18	9.32077	64	1.98325	18	7.41559	64	1.72133
19	8.99608	65	1.92912	19	7.15536	65	1.68188
20	8.68280	66	1.87707	20	6.90516	66	1.64393
21	8.37939	67	1.82702	21	6.66383	67	1.60744
22	8.08672	68	1.77896	22	6.43175	68	1.57235
23	7.80342	69	1.73281	23	6.20749	69	1.53869
24	7.52903	70	1.68852	24	5.99146	70	1.50641
25	7.26486	71	1.64603	25	5.78319	71	1.47555
26	7.00865	72	1.60541	26	5.58294	72	1.44613
27	6.76259	73	1.56651	27	5.39022	73	1.41810
28	6.52506	74	1.52930	28	5.20430	74	1.39140
29	6.29605	75	1.49372	29	5.02539	75	1.36592
30	6.07510	76	1.45967	30	4.85287	76	1.34153
31	5.86218	77	1.42710	31	4.68664	77	1.31819
32	5.65720	78	1.39596	32	4.52663	78	1.29582
33	5.45940	79	1.36616	33	4.37250	79	1.27439
34	5.26876	80	1.33760	34	4.22434	80	1.25380
35	5.08575	81	1.31056	35	4.08234	81	1.23437
36	4.90964	82	1.28522	36	3.94577	82	1.21642
37	4.74005	83	1.26139	37	3.81447	83	1.19974
38	4.57666	84	1.23890	38	3.68787	84	1.18419
39	4.41916	85	1.21768	39	3.56574	85	1.16962
40	4.26691	86	1.19747	40	3.44802	86	1.15564
41	4.12046	87	1.17839	41	3.33440	87	1.14238
42	3.97917	88	1.16074	42	3.22492	88	1.13023
43	3.84301	89	1.14435	43	3.11950	89	1.11899
44	3.71219	90	1.12883	44	3.01824	90	1.10828
45	3.58628			45	2.92098		

BUILD CHART

Applicants with weight outside of the following ranges are not eligible

Height	Minimum Weight	Maximum Weight
4'8"	74	188
4'9"	76	195
4'10"	79	202
4'11"	82	209
5'0"	84	216
5'1"	87	223
5'2"	90	231
5'3"	93	238
5'4"	96	246
5'5"	99	253
5'6"	102	261
5'7"	105	269
5'8"	109	277
5'9"	112	286
5'10"	115	294
5'11"	118	302
6'0"	122	311
6'1"	125	320
6'2"	129	329
6'3"	132	338
6'4"	136	347
6'5"	139	356
6'6"	143	365
6'7"	146	375
6'8"	150	384

NOTES

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