



LIFE INSURANCE COMPANY

Sagicor Life - Product Quick View

Recruiting, Sales & Marketing 888-SAGICOR (option 1)
www.SagicorLifeUSA.com

Please Note: We apply "Age Last" for all products.

GOLD SERIES INTEREST SENSITIVE SPWL (not available in all states)

- Interest Sensitive Single Premium Whole Life
- Middle and Upper income market; Asset Transfer; Conservative Buyer
- MGA, PPGA distribution, Financial Planners, Life, P/C, B/D Market, Bank

FEATURES:

- **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 (chronic illness living benefit not available in all states)
- **Guaranteed Return of Premium from Day 1**
- Issue Age: 15 days to 90 years (age last birthday)
- Loans and Withdrawals permitted
- Minimum Guaranteed Interest Rate 3%

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 of in-house review
- No Maximum Net Amount at Risk (Maximum Net Amount at Risk for POS is \$250,000)
- \$5,000 minimum single premium, premiums over \$500,000 require Home Office approval
- In the state of Montana only, unisex rates are used, which is male rates.

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%

SAMPLE POLICY INFO:

Female Age 62, Standard Non-Tobacco, \$100,000 Single Premium	
Guaranteed Death Benefit (day one):	\$209,803
Guaranteed Cash Value Year 30:	\$173,416
Guaranteed Chronic Illness Monthly Benefit:	\$5,600

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

Sagicor Life Insurance Company 4343 N. Scottsdale Rd., Suite 300, Scottsdale, AZ 85251 T (888) 724-4267 F (800) 324-8943