



# Sagicor Life - Product Quick View

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

www.SagicorLifeUSA.com

LIFE INSURANCE COMPANY

Please Note: All Policy Fees are commissionable and we apply "Age Last" for all products.

## PLATINUM SERIES 10/20/30 YEAR TERM (not available in all states)

- Guaranteed Premium Level Term Life
- Traditional Income & Mortgage Protection
- Middle and Upper income market

### FEATURES:

- Convertible to age 70 (Prior to the policy anniversary following the insured's 70th birthday)
- Terminal Illness\* (Inherent Accelerated Benefit Insurance Rider)
- Renewal Commissions years 2 - 10

### UNDERWRITING:

- Fully Underwritten
- 5 rate classes:
 

Super Preferred Non-Tobacco	Preferred Tobacco
Preferred Non-Tobacco	Standard Tobacco
Standard Non-Tobacco	
- Sub-standard rating up to table 8
- Policy Fee:
  - 10 Yr Term - \$65.00 Annually (Spouse \$32.50 - 50% discount when written in conjunction with a spousal plan.)
  - 20/30 Yr Term - \$100.00 Annually (Spouse \$50.00 - 50% discount when written in conjunction with a spousal plan.)
- Minimum Death Benefit: \$100,000
- Maximum Death Benefit: \$5,000,000
- Issue Ages :
  - 18-75 (10 Year Term)
  - 18-65 (20 Year Term)
  - 18-50 (30 Year Term – Female & Male NT)
  - 18-45 (30 Year Term – Male Tobacco)

### SAMPLE RATES:

20 Year Term	Death Benefit	Annual Premium
Male, Age 35, Super Preferred Non-Tobacco	\$500,000	\$696.35
Male, Age 45, Super Preferred Non-Tobacco	\$500,000	\$1,659.65
Male, Age 55, Super Preferred Non-Tobacco	\$500,000	\$3,907.35

\*Not available in all states.

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