

Product Overview

Life is full of responsibilities. You have people who count on you; your spouse, children, relatives, business partners. Make sure they're protected if the unexpected happens. Protection against unforeseen expenses and the loss of income can help your family maintain their lifestyle or keep your business going during a tough time. Sagicor's Sage Term Life Insurance is available for 10/15/20 years and offers affordable security with multiple rider options.

And, through Sagicor's Accelewriting[®] process, you can have a decision in minutes! Our automated underwriting system provides a decision quickly and eliminates the need for a face-to-face meeting with an agent and telephone interview.

Accelewriting[®]

Sagicor's Accelewriting[®] is an automated underwriting system that utilizes an eApplication. Accelewriting[®] will provide an underwriting decision within minutes with no medical exams, bodily fluids, Attending Physician's Statements (APS), or telephone interview required. In some cases, additional requirements may be requested. Policy eDelivery is available with Accelewriting[®]. Other policy issue ages and coverage amounts are available through the fully underwritten process.

Features and Benefits

Features at a Glance

- Affordable protection
- Guaranteed level premium during the initial 10, 15, 20-year term
- Level Death Benefit to age 95
- Ability to convert to a permanent life policy
- Help in providing income due to a terminal condition or confinement to a nursing home
- Sagicor's Accelewriting[®] eApplication process with policy eDelivery available

Inherent Accelerated Benefit Insurance Rider

This rider provides additional protection and is included at no additional cost.

The Accelerated Benefit Insurance Rider^[1] will help cover medical costs or nursing home care by allowing you to use a portion of the death benefit proceeds if you are diagnosed with a terminal condition or confined to a nursing home facility. The benefit amount is the lesser of \$300,000 or 50% of the death benefit amount. A one-time administrative fee, the lesser of \$250 or maximum allowed by state law, will be deducted from the elected accelerated death benefit amount. For Terminal Condition the remainder will be paid in a lump sum and for confinement to a Nursing Home Facility the remainder will be paid monthly.

Optional Riders

Optional riders are available for an additional cost and designed to allow you to customize your policy to fit your lifestyle and family needs.

Accidental Death Benefit Rider

This rider provides an additional death benefit to your beneficiaries if death occurs due to a covered accident.

Children's Term Rider

This rider provides term life insurance protection for your children, ages 15 days to 19 years, and remains in force for each child until the earlier of age 25 or marriage. At the end of the term period, the benefit may be converted to an eligible permanent life insurance policy for up to five times the original amount, regardless of their current health.

Waiver of Premium Rider

This rider waives the premium payments if the primary insured becomes totally disabled. If the total disability ceases, simply resume premium payments on the policy.

Footnotes

Product Footnotes and Additional Disclosure Information

1. Accelerated benefit applies if an insured has been confined to a nursing home for 90 consecutive days and is expected to remain confined until death. In CA, FL, DC, DE, ND and SD the accelerated benefit applies if an insured is at least 60 and under age 91 and has been confined to a nursing home for 180 consecutive days and is expected to remain confined until death.
2. **No Medical Exam for Qualified Applicants:** All applicants must answer application health questions and undergo automated underwriting review. Depending on health answers, electronic report results, age, and amount of insurance applied for, an applicant may not receive an immediate decision, and a review of more information and/or a medical exam may be required to determine eligibility.
3. 15 Year Term Non-Tobacco and Tobacco limited to age 70, 20 Year Term Non-Tobacco limited to age 65 and 20 Year Term Tobacco limited to age 55.

If you have questions about the policy and riders, please contact your insurance

agent. Products issued by Sagicor Life Insurance Company. Not available in all states and variations may apply. Sagicor does not provide tax, legal or accounting advice. Home Office: Scottsdale, Arizona.

Policy Forms: 1000/1000FL, ICC096001/6001/6001CA/6001FL,
6002/6002FL/6002SD, ICC096003/6003/6003FL/6003SD, ICC096005/6005ND,
6014FL, ICC141015, ICC146062

Not FDIC Insured. Not Insured by any federal agency. Not a deposit or other obligation of the bank. Not bank guaranteed.
