

# Product Overview

Sagicor's Sage Whole Life Insurance Policy is specifically designed to provide lifetime insurance coverage along with cash accumulation. Purchasing a Sage Whole Life Insurance policy guarantees that you will receive the face amount of the policy, providing immediate security to you and your loved ones. Over time, the cash value of the policy will accumulate on a tax-deferred basis. Best of all, your premium payments always remain the same, even as you grow older, providing for affordable lifetime coverage.

And, through Sagicor's Accelewriting<sup>®</sup> 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<sup>®</sup>

Sagicor's Accelewriting<sup>®</sup> is an automated underwriting system that utilizes an eApplication. Accelewriting<sup>®</sup> 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<sup>®</sup>. Other policy issue ages and coverage amounts are available through the fully underwritten process.

## Features at a Glance

- Affordable Coverage for Your Entire Life
- Level, Fixed Premium Rates That Will Never Change
- Cash Value Accumulation on a Tax-Deferred Basis
- Access to Policy's Loan Value<sup>[1]</sup>
- An Option as Part of Your Estate Planning, Including Funeral Expenses
- The Comfort That Comes From Knowing That You Have Secured the Future for Those Counting on You
- Sagicor's Accelewriting<sup>®</sup> Process Available
- Policy eDelivery Available

# Footnotes

## Product Footnotes and Additional Disclosure Information

1. The maximum loan value is the cash value as of the date of the loan, less any existing loan and accrued interest and interest on indebtedness from the date of the loan to the next policy anniversary date. Interest rate of 5.66% charged in advance of the loan.
2. Issuance of the policy may depend upon the answers to the health questions set forth in the application.
3. In WV, minimum face amount is \$25,001.
4. See applicable rider for details on all options including fees, limitations and exclusions. Optional riders are provided for an additional cost. Terms and conditions apply. Not available in all states

This material is for informational purposes. If there is a conflict with the policy and rider, the terms of the applicable policy and rider control. In order to obtain a complete understanding, please read the policy or rider provisions carefully as this is not intended to be a substitute for the policy or rider. Neither Sagicor Life Insurance Company nor its agents provide tax, legal or accounting advice. Please consult with your tax and/or legal advisor for information specific to your situation.

Policies and riders not available in all states. State variations may apply.

Policy Forms: ICC091009/1009, ICC096001/6001, ICC096003/6003, and ICC096033/6033

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