

Product Overview

In today's uncertain world, people look for affordable financial products from a company they can trust. Life insurance offers protection against unforeseen expenses and loss of income helping your family maintain their lifestyle. Our Sage No Lapse Universal Life product is a competitively priced, flexible-premium, universal life insurance policy that offers affordable insurance coverage for life. 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 at a Glance

- Built-in Lapse Protection^[1]
- Available for Ages 15 days to 85 years
- Minimum Face Amount of \$25,000^[2]
- Guaranteed Level Premiums
- Guaranteed Annual Interest Rate
- Policy Loans Available
- Flexible Death Benefit Protection Period Option
- Sagicor's Accelewriting[®] Process Available
- Policy eDelivery Available

Related Products

Sage Indexed Universal Life

A Sage IUL provides immediate death benefit protection along with greater wealth accumulation potential through indexed-linked crediting strategies, downside market protection, tax advantages, and access to accumulated cash values through loans and withdrawals. The unique and powerful combination of features can help provide a solution to alleviate a lifetime of concerns, even if those concerns change over time.

Footnotes

Product Footnotes and Additional Disclosure Information

1. No Lapse Guarantee is subject to the terms and conditions specified in the policy. The No Lapse feature does not mean your policy can never lapse. See policy for more details.
2. In WV, minimum face amount is \$25,001.
3. Issuance of the policy may depend upon the answers to the health questions set forth in the application.
4. Chronic Illness not available in CA.
5. Minimum benefit election is \$5,000. The Chronic Illness accelerated death benefit payment received will be less than the accelerated death benefit amount elected. This benefit amount is calculated to reflect the mortality and interest discount based on several factors listed in the rider. See rider for more details.
6. 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.
7. Monthly deductions include policy expense charges, cost of insurance charges and costs or charges for all other benefits added to the policy by rider, endorsement or amendment.

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 Sagacor 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: ICC101010/1010, ICC106050/6050, ICC106056/6056, ICC106052/6052 and ICC116061/6061

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