



Sage Whole Life Insurance

CLIENT GUIDE

[Sagicor.com](https://www.sagicor.com)



Sagicor®

LIFE INSURANCE COMPANY

Peace of mind for today, flexibility for tomorrow

Sage Whole Life Insurance is a smart way to provide financial security for you and your family because it offers several advantages:



Lifetime protection with fixed premiums

Unlike term insurance, whole life insurance doesn't expire, and it comes with level, fixed premiums that won't go up as you age or if you experience a change in health status.



Cash value accumulation and policy loans

Each year, your policy builds guaranteed cash value, which you can access in case of emergencies by taking policy loans.¹



An easy application process

Our streamlined application and underwriting process makes getting a Sage Whole Life policy convenient. You may be eligible to receive a coverage decision in minutes with no telephone interview, medical tests or exams.²



Options for your loved ones

You or your beneficiary can choose the payment option that works best for them — a one-time, lump-sum payment or an annuity, which can provide regular payments for life, no matter how long your beneficiary lives.

Rely on the strength of Sagicor

For more than 65 years, Sagicor Life Insurance Company has continued to help people protect what's important in their lives and create wealth to help them achieve financial goals. Know that your policy is backed by a financial leader dedicated to providing insurance and solutions to meet your needs. Sagicor is rated "A-" or Excellent by A.M. Best Company, which is 4th best of 16 possible ratings.

Features and Benefits

Accelerated Benefit Insurance Rider

Life can be unpredictable. That's why Sage Whole Life includes the Accelerated Benefit Insurance Rider, which allows you to receive a portion of your death benefit if you become terminally ill. You can use the proceeds as you wish — for medical expenses, home modifications, travel or any other needs. Once Sagicor approves your Accelerated Benefit Insurance claim, you'll receive the lesser of \$250,000 or the face amount, minus \$5,000.

Customize Your Policy with Optional Riders³

Accidental Death Benefit Rider



Supplement the face amount of your Sage Whole Life coverage with the 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

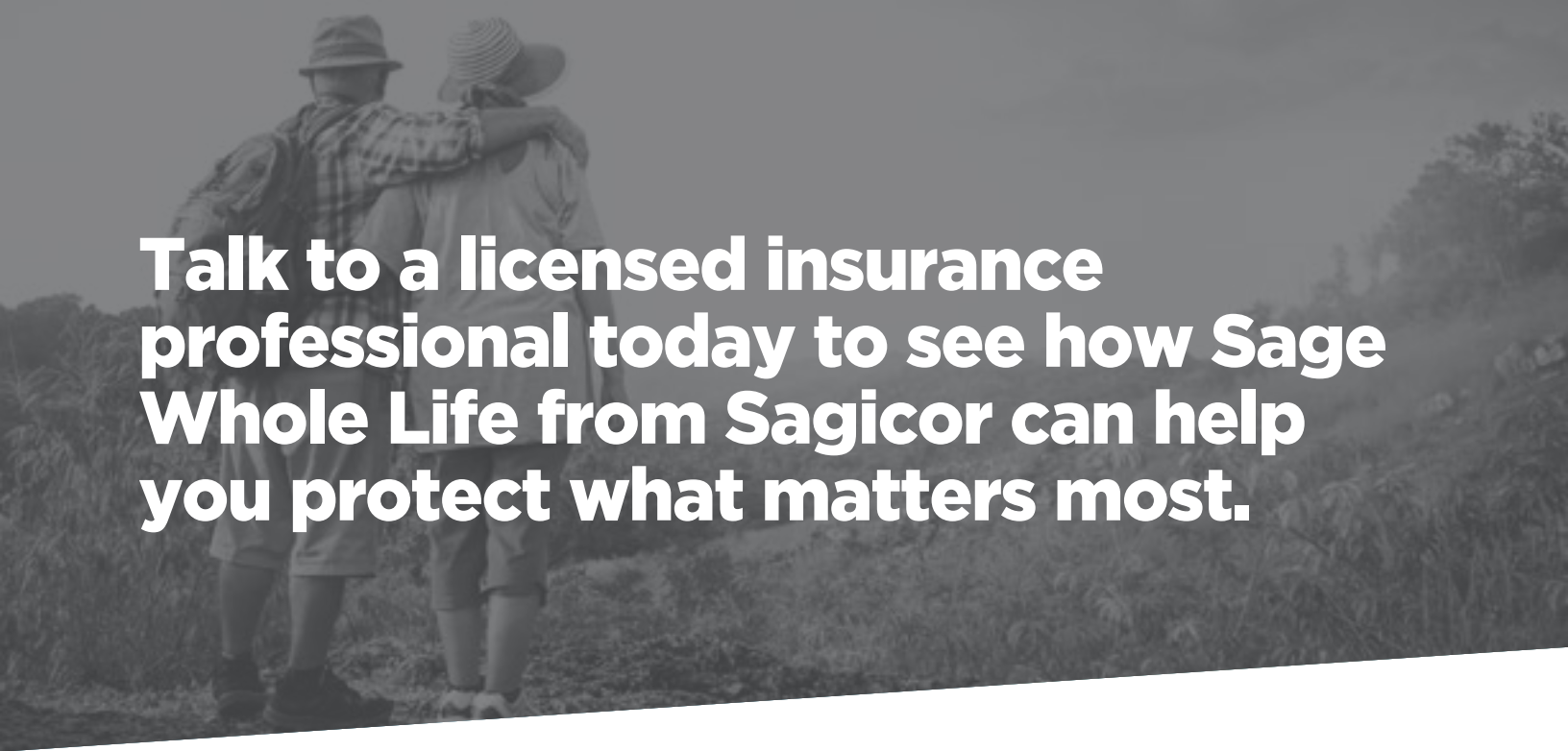


If you'd like to extend life insurance protection to your children, this rider provides term life insurance for children ages 15 days to 19 years. Your children's coverage will remain in force until they turn age 25 or marry. When the term period expires, your children can convert their coverage to an eligible permanent life insurance policy for up to five times the original amount, regardless of their health.

Waiver of Premium Rider



Bills add up quickly when you're disabled and can't work. But with the Waiver of Premium Rider, if you become totally disabled, this rider lets you keep your coverage with no premiums due. Once you recover, you simply resume premium payments on the policy.



Talk to a licensed insurance professional today to see how Sage Whole Life from Sagicor can help you protect what matters most.

¹Interest rate of 5.66% charged in advance of the loan.

²Issuance of the policy may depend upon the answers to the health questions set forth in the application.

³See 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.

Products issued by Sagicor Life Insurance Company. Home Office: Scottsdale, AZ. Products not available in all states, and state variations may apply. Sagicor does not provide tax or estate planning advice. You should consult with your tax advisor(s). Annuities and life insurance products have limitations and restrictions, including surrender charges. Sagicor issues other fixed annuities and life insurance products with similar features, benefits, limitations and restrictions. Contact Sagicor for more information. Policy Forms: ICC091009, 1009 and 1009FL. Rider Forms: ICC096001, ICC096001, 6001FL, 6001, ICC096003, 6003, 6003FL, 6003SD, ICC096005, 6005, ICC096031 and 6031.

Sagicor is rated “A-” (Excellent) by A.M. Best Company (4th best out of 16 possible ratings), affirmed as of October 20, 2023. Rating and guarantees based on the claims-paying ability of Sagicor Life Insurance Company.

**Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution
Not insured by any federal government agency • May lose value**