

RETURN OF PREMIUM RIDER SCHEDULE

Number of complete years in force	Term of policy			
	15 years	20 years	25 years	30 years
0-5	0%	0%	0%	0%
6	35%	30%	25%	20%
7	42%	35%	29%	23%
8	49%	40%	33%	27%
9	57%	45%	37%	30%
10	64%	50%	41%	33%
11	71%	55%	45%	37%
12	78%	60%	49%	40%
13	86%	65%	53%	43%
14	93%	70%	57%	47%
15	100%	75%	61%	50%
16		80%	64%	53%
17		85%	68%	57%
18		90%	72%	60%
19		95%	76%	63%
20		100%	80%	67%
21			84%	70%
22			88%	73%
23			92%	77%
24			96%	80%
25			100%	83%
26				87%
27				90%
28				93%
29				97%
30				100%

Let's Talk!

Give us a call at 1-888-SAGICOR (724-4267)

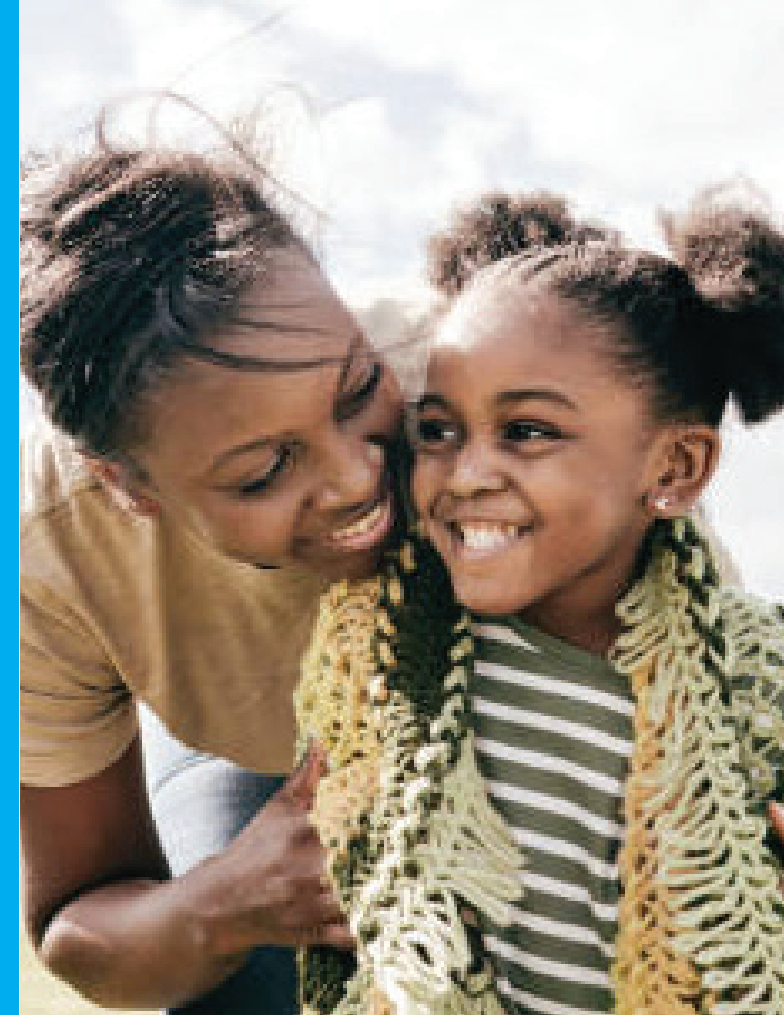
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Sagicor Life

SUPER TERM

Affordable insurance coverage for a specific time period to suit your needs.




Sagicor Life

THE SUPER TERM PLAN

Super Term is a non-participating, renewable, convertible term insurance plan. The policy is for 5, 10, 15, 20, 25 or 30 year renewal term periods to age 80 nearest birthday. The minimum issue age is 18. The maximum issue age is dependent upon the term chosen as follows:

Renewal Term	Minimum Issue Age	Maximum Issue Age	Expiry Age
5	18	75	80
10	18	70	80
15	18	65	80
20	18	60	80
25	18	55	80
30	18	50	80

Level premiums apply until age 80 but the rates at the beginning of each renewal period are those applicable to new business at that time.

SUM INSURED

The minimum sum insured is \$5,000,000. The following sum insured bands are available:

\$5,000,000 - \$17,499,999

\$17,500,000 - \$34,999,999

\$35,000,000 and over

A volume discount of \$0.05 per \$1,000 sum insured is applied to each successive band after the first band. Hence:

- The premium per \$1000 is reduced by \$0.05 for a sum insured falling in the second band.
- The premium per \$1000 is reduced by a further \$0.05 for a sum insured falling in the third band.

In addition, a policy fee is charged which the Company can vary from time to time.

PAYMENT OF PREMIUMS

Premiums are payable monthly, semi-annually or annually. A grace period of 30 days from its due date will be allowed for the payment of a Planned Premium in default, during which time this policy will continue in force.

RENEWABILITY

This policy may be renewed on the Renewal Date subject to a premium determined by the Company at that time. The new premium is guaranteed not to increase until the next Renewal Date.

EXPIRY DATE

The expiry date is the policy anniversary upon which the Life Insured attains age 80.

LIFE INSURANCE COVER

The benefit payable on death is the Sum Insured less any Indebtedness. Provided that this policy has been in force for at least two years, half of this amount subject to an upper limit decided by the Company from time to time, is payable upon diagnosis of a terminal illness, where the Insured Person is not expected to live for more than six months.

CONVERSION OPTION

At any time prior to five years before the Expiry Date, you may convert your plan to any other permanent plan which is on offer by the Company without evidence of insurability provided that this plan is in force with premiums paid in full to the conversion date.

ADDITIONAL BENEFIT

You may add to your plan any of the following additional benefits (riders)

- Disability Waiver of Premium Rider
- Accidental Death and Dismemberment
- Return of Premium Rider

RIDERS

Disability Waiver of Premium Rider

In the event that you become totally disabled before age 60 for a period exceeding 6 months, the Company will waive the payment of each premium due for the subsequent length of your disability. The waiver of any premium will not reduce any other benefits payable under this policy.

Any exclusions/restrictions will be outlined in the rider provision for your perusal prior to purchase.

Accidental death and Dismemberment

If you are injured by external, violent and accidental means, the Company will pay out a percentage of the sum insured. In the event of loss of life, such payment will be made to the Beneficiary. In any other cases, such payment will be made to the Applicant.

The amount payable varies depending on the severity of the injury. This is set out in the schedule of loss outlined in the rider provision. Any exclusions/restrictions will be outlined in the rider provision for your perusal prior to purchase.



The Return of Premium Rider

The Return of Premium Rider can be added to the policy if either a 15, 20, 25 or 30 year renewal term period is selected. The maximum issue age – or age at renewal – for this benefit is such that the age at issue – or age at renewal – plus the term does not exceed 80. The benefit is the total of the premiums paid on the policy multiplied by an appropriate percentage (as shown in the table below) dependent upon the number of complete years in force since the last Renewal Date or the Issue Date if the plan has never been renewed. The benefit is paid on the Renewal Date or on prior termination due to non-payment of premiums.