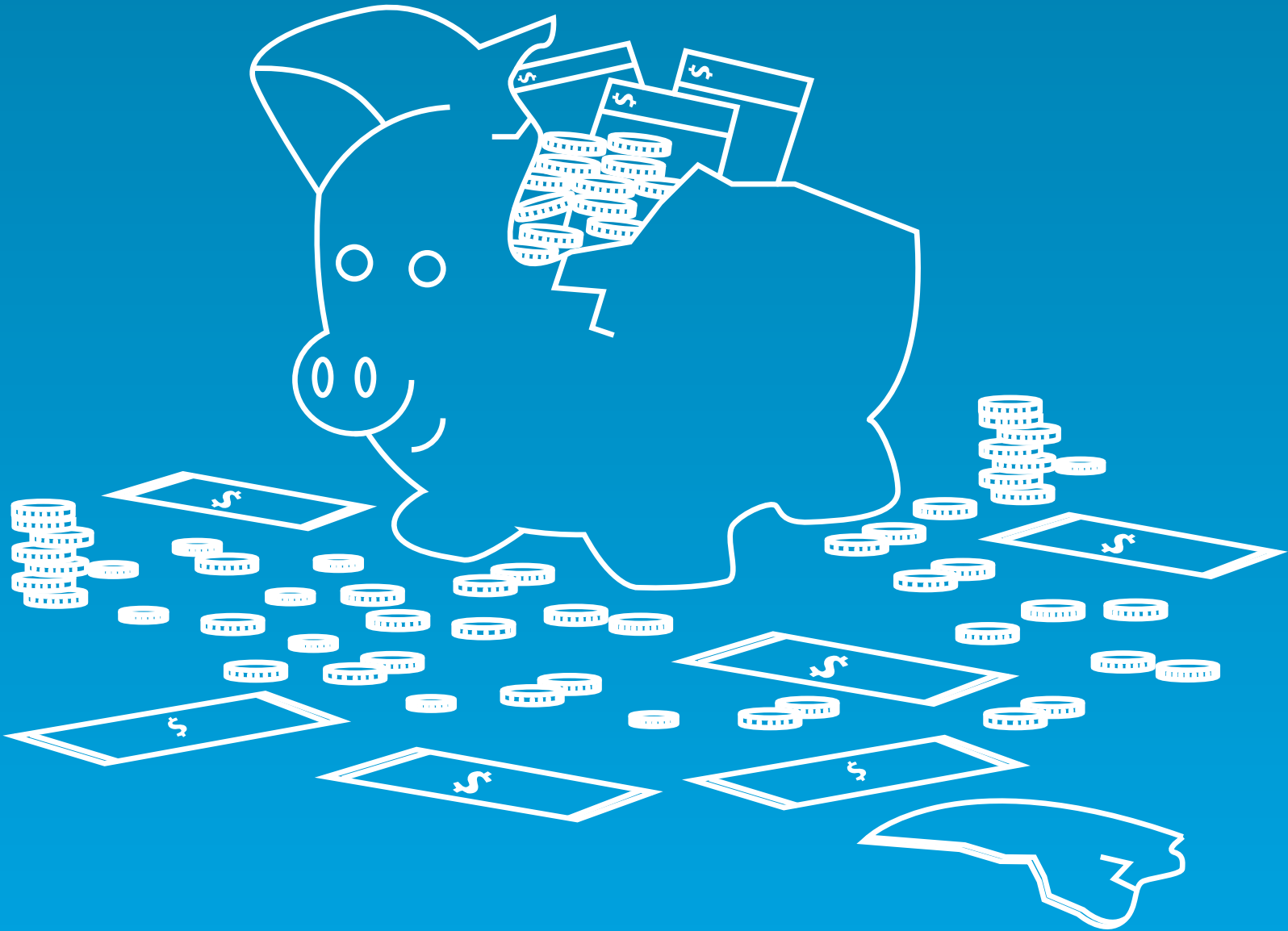


Sagicor Saver Series



**COVERAGE FOR TODAY.
GUARANTEED CASH FOR TOMORROW.**



Wise Financial Thinking for Life



SAFEGUARD YOUR FUTURE AND REACH YOUR FINANCIAL GOALS

SAGICOR SAVER SERIES



YOUR OPPORTUNITY TO PROTECT WHAT MATTERS

In life we have different goals at different stages. To support you and your many goals, we've used our legacy of wise financial thinking to design a product that can accommodate your changing needs. Whether you are a parent looking to enhance your child's future; a young adult; or a newlywed committed to achieving specific goals; or are interested in becoming better prepared for retirement, let the Sagicor Saver Series take centre stage in your decision-making.



LET'S HELP YOU PLAN FOR THE ROAD AHEAD

The Sagicor Saver Series are endowment policies which provide life insurance coverage for a chosen period of time and a lump-sum payment to policyowner upon maturity. Life insurance protection is available for periods of 15, 20 and 25 years, or terms ending at age 60, 65 or 70. In the absence of any indebtedness, if the Insured dies during the policy's term, the Sum Assured will be paid to the policyowner's beneficiary or estate.

HOW CAN SAGICOR SAVER SERIES HELP YOU?

Sagicor Saver Series helps protect your financial future by allowing you to:-

- Acquire life insurance protection for the duration of the policy so that in the event of death, your family's needs can be taken care of and debts can be settled;
- Receive cash in a lump-sum at maturity to liquidate debts, accumulate wealth, supplement retirement income or accomplish a specific financial goal;
- Accumulate guaranteed cash values¹ which could enable the policy to be used as collateral for a loan during the policy's term.

KEY BENEFITS

Key policy features of the Sagicor Saver Series include:

- Payment of the Sum Assured in the event that the insured dies before maturity;
- Guaranteed cash values against which loans can be obtained, subject to terms of repayment;
- A guaranteed lump-sum payment at maturity equal to the Sum Assured provided that there is no policy loan indebtedness to be satisfied.

ENHANCE YOUR SAGICOR SAVER SERIES WITH OPTIONAL BENEFITS

The Sagicor Saver Series policy may be enhanced by the addition of one or more riders to provide; a) a premium waiver benefit in the event of total disability; b) a lump-sum benefit in the event of accidental death or dismemberment.

ACCIDENTAL DEATH & DISMEMBERMENT OPTION

With the purchase of this option (which is available to insureds between age 15 and the policy's maximum issue age), if an insured dies as a result of an accident or becomes dismembered, based on the policy's definitions, terms and conditions, a pre-determined lump sum benefit will be paid.

WAIVER OF PREMIUM OPTION

Should you choose to purchase this option, on being satisfied that you have become totally disabled under the terms of the policy, Sagicor will waive the premium payment for the duration of your disability, or until the end of the benefit period. If this option is chosen, where you are the policyowner of a policy on the life of another person, then the premium will also be waived following your death until the end of the benefit period.

A FLEXIBLE ALTERNATIVE TO MEET YOUR INDIVIDUAL NEEDS

The Sagicor Saver Series is a suite of six endowment policies designed to provide protection and peace of mind with freedom to choose the timeline that matches your unique financial goals². The period of coverage and maximum issue ages in the series are as follows:

DURATION:	MAXIMUM ISSUE AGE:
15 Year	55 years
20 Year	50 years
25 Year	45 years
To Age 60	50 years
To Age 65	55 years
To Age 70	55 years

The Sagicor Saver Series is one of many insurance solutions designed by Sagicor to help you reach your goals. Please ask a Sagicor Advisor how a policy in this series can be part of a wise approach to your financial well-being.

¹ To maximize value, an endowment policy should be held for its entire term as cash surrender values, especially in early years are generally less than the total amount of premiums paid.

² The policies of the series require underwriting approval and coverage is subject to an evaluation of medical insurability.

ABOUT SAGICOR

Since 1840, Sagicor through its legacy companies has been serving the Caribbean. Over that time, we've come to know not just our business, but also the people we serve.

Today, the companies of the Sagicor Group operate in 20 countries in the Caribbean, the US and Latin America, providing insurance, finance and banking services. We put our significant experience to work for you, as we protect and grow the communities we serve.

Sagicor Saver Series is sold by Sagicor Life Inc and Sagicor Life (Eastern Caribbean) Inc, members of the Sagicor Group of companies.

The registered office of Sagicor Life Inc is located at Cecil F De Caires Building, Wildey, St Michael, Barbados.

The registered office of Sagicor Life (Eastern Caribbean) Inc is located at Sagicor Financial Centre, Choc Estate, Castries, St Lucia.

We are here to serve you. Our dedication, passion and care make us the company we are today. Whatever your needs, whatever you are going through, trust us.

We've been there.



SAGICOR SAVER SERIES

Talk to a Sagicor Advisor or visit www.sagicor.com today to find out how Sagicor Saver Series can work for you.

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Sagicor Life (Eastern Caribbean) Inc
The Villa
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St. Kitts (869) 465-9476 or
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c/o St. Kitts Nevis Anguilla Trading &
Development Co. Ltd.
Central Street
Basseterre

St. Vincent (784) 456-1159
Sagicor Life (Eastern Caribbean) Inc
c/o S.V. Browne Agency Ltd.
Frenches
P.O. Box 13
Kingstown

This product series provides endowment policies of varying terms that are payable at maturity. Where there is no indebtedness on the policy at maturity, the total lump sum payment will be equivalent to the Sum Assured. Information is valid as of May 2021.

INSURANCE • INVESTMENTS • RETIREMENT PLANNING
HOME OWNERSHIP • EDUCATION SAVING • SAVINGS PLAN
MONEY MANAGEMENT



Wise Financial Thinking for Life