

SAGICOR 175 ENDOWMENT PLAN II



Talk to a Sagikor Advisor or visit www.sagicorlife.com today to find out how Sagikor 175 Endowment Plan II can work for you.

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THE NEW SAGICOR 175 ENDOWMENT PLAN II IN 10, 15, 20 AND 25 YEARS.

4 NEW ENDOWMENT PLANS



Wise Financial Thinking for Life



The Sagikor 175 Endowment Plan II is sold by Sagikor Life Inc, a member of the Sagikor Group of Companies. This product suite provides endowment policies of varying terms with bonuses that are payable at maturity. Where there is no indebtedness on the policy at maturity, the total lump sum payment (inclusive of the maturity bonus) will be 175% of the Sum Assured. Information is valid as of May 2017.

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

Sagikor Life Inc is rated "A-" (Excellent) by A.M. Best Rating Company.

175% OF SUM ASSURED



Wise Financial Thinking for Life

CHOOSE A FINANCIAL PLAN YOU CAN THANK YOURSELF FOR

SAGICOR 175 ENDOWMENT PLAN II

To celebrate an important Sagicor milestone, we've used our 175-year legacy of wise financial thinking to design a suite of products that will help you create yours. The Sagicor 175 Endowment Plan II is your opportunity to create the legacy of a more comfortable and secure future that you can thank yourself for.



OPPORTUNITIES FOR EVERY STAGE OF LIFE

Dealing with life's challenges, whether personal or financial, can be overwhelming. To ensure a comfortable and secure future for you and your family, there are many factors to consider: Interest rate variations; provision for children's education; retirement planning or simply saving for the future.



CREATE A LEGACY AND PLAN FOR THE ROAD AHEAD

Endowment policies provide additional benefits for their owners by complementing traditional life insurance coverage with a lump sum payment at the end of a specific term. Sagicor 175 Endowment Plan II policies provide life insurance protection over terms ranging from 10 to 25 years, with cash value accumulation* and a special maturity bonus. At maturity, Sagicor 175 Endowment Plan II policies will pay a lump sum benefit equivalent to the Sum Assured (100%) plus a special bonus equivalent to 75% of the Sum Assured. If the insured dies before maturity, the death benefit specified in the policy will be paid.

ABOUT US

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

Today, we operate in 22 countries in the Caribbean, the US and Latin America, providing insurance, finance, and banking services. In every community, through every region, across every service, we carry that same experience and expertise with us.

We live to serve our customers, and we've helped them through every situation. It's that dedication, passion, and care that make us the company we are today. Whatever your needs, whatever you're going through, trust us: We've been there.



HOW CAN SAGICOR 175 ENDOWMENT PLAN II BENEFIT YOU?

Sagicor 175 Endowment Plan II helps you to protect your financial future and allows you to:

- Accumulate cash values for future cash requirements such as liquidating mortgage payments, the cost of education, wealth accumulation or even supplementing retirement income;
- Ensure that in the event of death, your family's needs are taken care of and expenses or debts can be settled;
- Accomplish a specific financial goal to be met at maturity.



HOW SAGICOR 175 ENDOWMENT PLAN II WORKS FOR YOU

The range of features includes:

- Guaranteed cash values against which cash loans can be obtained, subject to terms of repayment;
- A guaranteed lump sum payment at maturity that will be equal to 175% of the Sum Assured once there is no loan related indebtedness to be satisfied; and
- Payment of the death benefit in the event that the insured dies before maturity.



ENHANCE YOUR SAGICOR 175 ENDOWMENT PLAN II WITH OPTIONAL BENEFITS

Waiver of Premium and Accidental Death and Dismemberment benefits are optional benefits that may be added to any Sagicor 175 Endowment Plan II policies.



ACCIDENTAL DEATH & DISMEMBERMENT BENEFIT

With the purchase of this option, should an insured who is at least 15 years of age die in an accident or become dismembered within the meaning of the policy then, subject to the terms and conditions of the policy, the agreed benefit will be paid



WAIVER OF PREMIUM BENEFIT

Should you choose to purchase this option, on being satisfied that you have become totally disabled under the terms of the policy, while your disability continues, Sagicor will waive the payment of the premium until the end of the benefit period. Where this option is chosen with a policy issued to you on the life of another person, the premium will also be waived following your death until the end of the benefit period.



A PLAN TAILORED TO MEET YOUR INDIVIDUAL NEEDS

The Sagicor 175 Endowment Plan II offers four endowment policies designed to fit your unique needs and offer financial peace of mind for today and for the future. The period of coverage and range of issue ages for each plan are as follows:

PLAN	ISSUE AGE
10 year plan	14 days - 60 years
15 year plan	14 days - 55 years
20 year plan	14 days - 55 years
25 year plan	14 days - 45 years

The SAGICOR 175 ENDOWMENT PLAN II is one of many insurance solutions designed by Sagicor to help you reach your goals. Please ask a Sagicor Advisor how the products of this suite can be part of a wise approach to your complete financial well-being.

*The point at which cash value accrues varies across the product suite with values accruing as early as the second policy year for 10-year plans. To maximize value, an endowment policy should be held for its entire term as surrender values, especially in early years, are generally less than the total amount of premiums paid.