

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 19 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.

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 WHOLE LIFE INSURANCE SUITE

Talk to a Sagicor Advisor, email: ask_sagicor@sagicor.com or visit www.sagicor.com today to find out how Sagicor Whole Life Insurance Suite can work for you.

SAGICOR LIFE INC TRINIDAD

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21-25 Independence Ave
T 652-2785/4720

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Unit 6, Floor 1
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Lowlands, Tobago
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A PLAN



FOR US

A PLAN



FOR ME

Sagicor Whole Life and Enhanced Whole Life are sold by Sagicor Life Inc, a member of the Sagicor Group of Companies. Whole life policies are intended to be long-term contracts and in early years surrender values will be less than total premiums paid. Where an endowment benefit is included, it will be payable after the policy anniversary nearest age 65. Where there is no indebtedness on the policy at the endowment benefit's maturity date, the amount of endowment benefit will be as stated in the policy specifications. Information is valid as of October 2020.

SAGICOR WHOLE LIFE INSURANCE SUITE

Flexible Coverage to meet a wide range of needs



Wise Financial Thinking for Life



Wise Financial Thinking for Life



Wise Financial Thinking for Life

- LIFE • HEALTH • PENSION
- CRITICAL ILLNESS • EMPLOYEE BENEFITS
- PERSONAL ACCIDENT • CREDITOR LIFE



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



A PLAN

FOR THEM

WHOLE LIFE INSURANCE WITH A DIFFERENCE

MAKE A LIFELONG FINANCIAL DREAM BECOME A REALITY

As individuals, we have different dreams and special goals. You know why you save, what is affordable for you, and what type of insurance you require.

Let this shape how you plan for your financial future with access to products that are adjustable and in sync with your personal goals. Young or old. Married or not. Whether you are a school teacher studying to become an engineer or a dentist with a passion for ballroom dancing, the Sagicor Whole Life Insurance Suite lets you tailor your insurance to help you pursue your profession or passion.

YOUR GOALS, YOUR PLAN

With Sagicor Whole Life Insurance you get the protection of permanent insurance covering you to age 100. In addition, at application, you get to add an endowment benefit to your lifetime insurance coverage under an enhanced policy.

The first of its kind in the region, our Enhanced Whole Life Policy gives you increased lifetime insurance protection plus an endowment benefit that pays cash at the policy anniversary nearest age 65 when retirement is in sight. You get to control your nest egg with the selection of the amount you'll receive as a lump sum in your golden years to make your financial future more secure.

WHOLE LIFE COVERAGE

Our whole life policies cover you to age 100, accumulating guaranteed cash value during your lifetime and providing a death benefit to protect your loved ones.

Premiums are fixed and once paid, the policy will remain in force for your entire lifetime. You will

have the option of paying the premium through to age 100 or ending the premium payment at age 65. In the event of death, provided there is no indebtedness, the Sum Assured will be paid.

CORE BENEFITS

Core policy features include:

- The opportunity to choose your premium payment options with the selection of payment to age 100 or payment to age 65;
- Payment of the Sum Assured if the insured dies; and
- Guaranteed cash values against which loans can be obtained, subject to terms of repayment.

ENHANCED WHOLE LIFE COVERAGE

If you choose the unique hybrid coverage provided by an Enhanced Whole Life Policy you will get to choose the amount of your endowment benefit. The endowment benefit provides additional whole life coverage of either 25%, 50%, 75% or 100% of basic coverage, as elected by the policy owner at application. Enhanced coverage will cease after the endowment rider matures and in the event of death after payment of the endowment benefit only the Sum Assured will be payable.

In addition, the owner-insured who reaches the policy anniversary nearest age 65 will receive a lump sum payment equal to the chosen percentage increase in coverage.

ACCIDENTAL DEATH & DISMEMBERMENT OPTION

With the purchase of this option (which is available for insureds between 18 years old and the policy's maximum issue age), if the insured dies in an accident or becomes dismembered within the meaning of the policy, then subject to the policy's terms and conditions, a pre-determined lump sum benefit will be paid. Coverage for this option ends on the policy anniversary nearest the insured's 65th birthday or on earlier termination of the policy.

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 the 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. Coverage for this option ends on the policy anniversary nearest the insured's 60th birthday or on earlier termination of the policy.

The SAGICOR WHOLE LIFE INSURANCE SUITE is designed to help you reach your goals. The suite features:

- Whole Life - Lifetime Pay
- Whole Life - Paid-up at Age 65
- Enhanced Whole Life - Lifetime Pay
- Enhanced Whole Life - Paid-up at Age 65

With this suite of products you can:

- Get lifetime insurance coverage and ensure financial provision in the event of death;
- Own a policy with guaranteed cash values¹ that can be used as security for a loan; and
- Add endowment protection to get cash in a lump sum at age 65 that can be used to liquidate debt, accumulate wealth or supplement retirement income².

Please ask a Sagicor Advisor how a policy in this suite can be part of a wise approach to your complete financial well-being.

¹ To maximize value, whole life policies should be held for their entire term as cash surrender values, in early years will be less than total premiums paid.

² Only applicable with the Endowment Benefit where this benefit is selected at application.