

ABOUT SAGICOR

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.



LIFE SOLUTIONS

Talk to a Sagicor Advisor or visit www.sagicorlife.com today about how Life Solutions can work you.

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Wise Financial Thinking for Life

Life Solutions is issued by Sagicor Life Inc, a member of the Sagicor Group of Companies. Savings can be combined with any of the life solutions components. The Interest rate is not guaranteed and will fluctuate. Information is valid as of July 2015.

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

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



LIFE SOLUTIONS

The perfect combination of coverage and investment to protect you and your financial future.



Wise Financial Thinking for Life





WHATEVER LIFE HOLDS, PROTECT IT.

LIFE SOLUTIONS

FINANCIAL SOLUTIONS FOR EVERY STAGE OF LIFE

Meeting life's challenges, whether on a personal or financial level, can be demanding. With so many factors to consider, it can often be difficult to truly understand what real choices you have. That's why Sagicor has a flexible product that helps you to enjoy the benefits of wise financial thinking for life. We call it Sagicor Life Solutions.

Sagicor Life Solutions offers a combination of two (2) Insurance products; Life Protector and Term Life Insurance.

TERM LIFE INSURANCE *

Term Life Insurance is certainly a cost-effective way to solve any short-term financial needs you may have. Term Life policies provide you with great flexibility should your short term needs change.

The Term Life Insurance component of Sagicor Life Solutions allows you:

- An affordable way to get maximum coverage
- To cover specific financial responsibilities like a mortgage or university expenses
- To supplement your Permanent Life Insureduring periods when coverage needs are higher.

LIFE PROTECTOR *

Should you choose to add critical illness coverage to your Sagicor Life Solutions plan, then the Life Protector is perfectly suited for you.

LIFE PROTECTOR FEATURES UNLIMITED FREEDOM AND FLEXIBILITY TO:

- Pay current living expenses including the mortgage or rent, if you are away from work for extended periods
- Provide for your children's education
- Afford the best medical care and rehabilitation
- Provide for new lifestyle needs such as in-home care, home modification or physical therapy Reduce your financial stress at an emotionally difficult time

LIFE PROTECTOR PROVIDES COVERAGE FOR THE WIDEST RANGE OF ILLNESSES ON THE MARKET:

- Heart Attack
- Stroke
- Coronary Artery Disease requiring surgery
- Alzheimer's Disease
- Cancer
- Renal Failure
- Paralysis
- Major Organ Transplant
- Heart Valve and Structural Surgery
- Multiple Sclerosis
- Blindness
- Major Burns
- Coma
- Benign Tumor
- Loss of Limbs
- Loss of Speech
- Motor Neuron Disease
- Deafness
- Parkinson's Disease
- Aorta Surgery
- Loss of Independent Existence**

**Loss of Independent Existence refers to unequivocal diagnosis by a specialist for a continuous period of 90 days of either:

a)Being totally and permanently unable to perform, by oneself with some "Activities of Daily Living" with no reasonable chance of recovery, or

b) "Cognitive Impairment", which includes mental deterioration and loss of intellectual ability.

LIFE PROTECTOR GOES A LONG WAY LIVING BENEFIT

Unlike traditional insurance, you'll receive the benefit upon diagnosis of a critical illness. A lump sum payment can lessen financial worries and provide comfort in a stressful time.

A LUMP SUM PAYMENT FOR ANY PURPOSE

By receiving the benefit all at once, you'll have the freedom to use the money for needs such as rehabilitation, transportation, replacement of income, mortgage payments, debt obligations, planning for a new career or however else you please.

DEATH BENEFIT

In the event of your death, provided that no critical illness benefits have been paid under the policy, this feature entitles your estate or beneficiary to receive a benefit equivalent to all premiums paid for Life Protector coverage. (Certain conditions apply)

TOTAL DISABILITY OPTION

With the purchase of this option where you are the policy owner and the life insured, in the unfortunate event that you become totally disabled, Sagicor will waive the payment of the premium.

ACCIDENTAL DEATH & DISMEMBERMENT OPTION

With the purchase of this option, should an insured who is at least 15 years of age die in an accident or become dismembered, i.e. loss of any limbs or sight in one or both eyes, a benefit will be paid. (Conditions apply)

INVESTMENT OPTION

Should you choose this option you are allowed to make deposits to an interest bearing fund. This provides options to use your money for your child's tuition, emergency expenses or any other reason you may require.

SAGICOR LIFE SOLUTIONS

The Sagicor Life Solutions Plan is one of many solutions offered by Sagicor to help you reach your financial goals. Please ask your Sagicor Advisor how this product can be part of a wise approach to your complete financial well-being.

*Please note that both the Term Life Insurance and Life Protector are optional components of the Sagicor Life Solution Suite.