



WealthCare Indexed Single Premium Universal Life Insurance

featuring interest crediting strategies linked to iShares® ETFs from BlackRock®

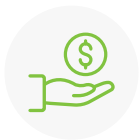
CLIENT GUIDE

[Sagicor.com](https://www.sagicor.com)


Sagicor®
LIFE INSURANCE COMPANY

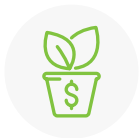
Feel confident about your legacy and your future

Look forward to the years ahead knowing that you can make a smart decision to gain tax efficiencies and financial flexibility. With a WealthCare policy, you can have the security you want for retirement and accomplish your estate planning goals because you'll have these advantages:



Lifetime guaranteed protection

Create a tax-efficient legacy — whether you want to ensure that your spouse or children will be financially secure, your grandchildren have college funds, or your favorite charity receives a memorable gift. This wealth will transfer income tax free to your beneficiaries.



Tax-deferred growth opportunities

Help increase the value of your legacy with your choice of crediting strategies, including strategies linked to iShares ETFs from BlackRock.



No market risk

You're never directly invested in any security or market index. Instead, you'll have the opportunity to experience interest crediting linked to the upside potential of the performance of an iShares ETF or the S&P 500® Index — without ever facing market losses.



Chronic and terminal illness protection for no additional cost^{1,2}

Be assured that if you would ever need care, your policy provides a cash benefit that can pay for services not covered by Medicare, including care in the comfort of your home.³ The money you receive is federal income tax free,⁴ and you can decide how you want to use it.



Control of your money

Always know that you have control. So, if your financial needs change in the future, you can get a full return of your premium — penalty free.⁵



Rely on the strength of Sagicor

For more than 65 years, Sagicor Life Insurance Company has continued to help people protect what's important in their lives and create wealth to help them achieve financial goals. Know that your policy is backed by a financial leader dedicated to providing insurance and solutions to meet your needs. Sagicor is rated "A-" or Excellent by A.M. Best Company, which is 4th best of 16 possible ratings.

The power of BlackRock

To bring you growth opportunities to help you accumulate wealth, Sagicor partnered with BlackRock, Inc., a global asset manager and technology provider focused on helping millions of people invest to build savings that serve them throughout their lives. BlackRock is one of the world's largest ETF providers,⁶ and through our partnership, your policy gives you access to interest crediting strategies linked to the performance of iShares ETFs managed by BlackRock.

Most iShares ETFs hold a variety of company stocks or bonds and track the investment results of a benchmark bond or stock market index. The performance of these ETFs serves as criteria for the calculation of interest to be credited to your account.

Interest crediting strategies linked to ETFs offer built-in diversification and growth potential without exposure to market risk. Even though your savings are not directly invested in any iShares ETF, you can easily monitor how the ETF invests.



A tax-smart way to create and transfer wealth

When you purchase a WealthCare policy, you help protect the assets you plan to pass on. Because tax laws are constantly changing, you also help safeguard the loved ones you designate as your beneficiaries from potential future tax uncertainties.

Immediate tax advantages

From day one, you gain asset leverage by creating a tax-efficient legacy worth more than your single premium. And this legacy is guaranteed to last a lifetime.⁷

An income tax-free legacy

Your WealthCare policy provides a cash benefit that will transfer income tax free. This legacy asset does not affect a beneficiary's tax bracket or precipitate any tax exposure. This money can help your loved ones accomplish their financial goals or pay any state inheritance or estate taxes, which can help protect other illiquid assets in your estate, such as a home or family heirlooms.

The potential of an estate tax-free legacy

When your policy is structured properly within a trust, your beneficiaries can receive a legacy that's income tax free and estate tax free. Of course, always consult with your tax and estate planning advisors when exploring these options.

Opportunities to enhance your legacy

Your policy's interest crediting strategies can help you build cash value over your lifetime, which can increase the amount of wealth you pass on.

On each policy anniversary, you will receive an annual statement detailing the earned interest that's been added to your account value, based on the crediting strategies you've chosen. At this time, you can make adjustments to your crediting strategy allocations should your needs or objectives change.

Experience upside market-linked potential

When you choose an interest crediting strategy linked to an iShares ETF from BlackRock or the S&P 500® Index, this can give more growth opportunities than a fixed rate because you'll have exposure to market upside potential. These strategies track the movement of an ETF or index over a 12-month, point-to-point basis. With any positive change, your account value is credited each year, subject to an interest rate ceiling (Cap) or a participation rate (Par).

Protection from market losses

If the performance of the S&P 500® Index or the ETF falls into negative territory, you won't lose money. Your account value will never be credited less than 0.00%.

What is a Cap Strategy?

An interest rate Cap is the ceiling or specified limit of the credited interest you will receive that is linked to the performance of the ETF or index, irrespective of the performance of the ETF or index. With a Cap Strategy, when there is positive performance over a given IUL policy year, your account value will receive credited interest up to the Cap rate.



Cap Strategy example calculation

If the Cap rate is 6.00%, and the one-year performance of the ETF or index is 10.00% from point-to-point, your annual interest credit would be 6.00%. If the ETF or index yields -2.00%, you'll earn 0.00%.

Earn up to the interest rate Cap. Never earn less than 0.00%.

What is a Par Strategy?

A Participation rate, or Par, is a percentage of the performance of the ETF or index used to calculate credited interest, if any, to the strategy. A Par Strategy gives you the opportunity to receive credited interest based on positive changes in performance of the ETF or index.



Par Strategy example calculation

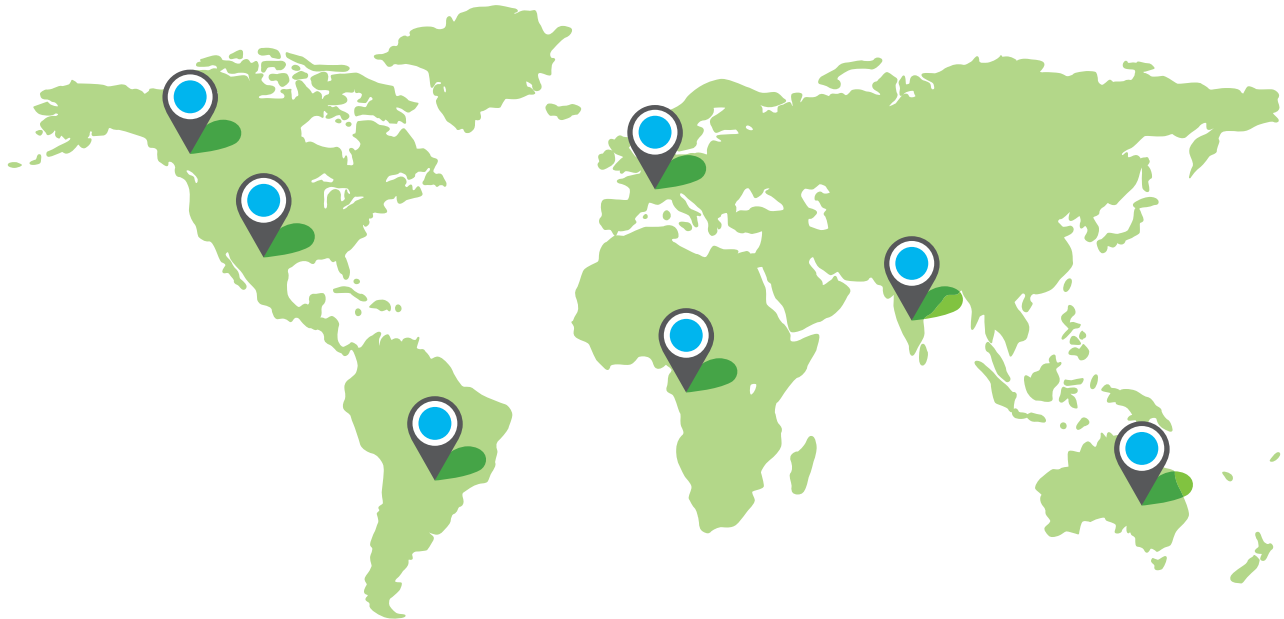
If the Participation rate is 40.00%, and the one-year performance of the ETF or index is 10.00% from point-to-point, your annual interest credit would be 4.00%. If the ETF or index yields -2.00%, you'll earn 0.00%.

Earn a percentage of the ETF or index yield. Never earn less than 0.00%.

Your choice of strategy options

You can select one or more of the following interest crediting strategies based on your preferences and long-term objectives.

Global opportunities with strategies linked to iShares ETFs from BlackRock



If you want interest crediting opportunities and diversification with some international exposure, consider a strategy linked to:

- **iShares MSCI EAFE ETF**

The iShares MSCI EAFE ETF seeks to track the investment results of an index composed of large- and mid-capitalization developed market equities, excluding the U.S. and Canada.

ETF benchmark: MSCI EAFE Index

- **iShares MSCI Emerging Markets ETF**

The iShares MSCI Emerging Markets ETF seeks to track the investment results of an index composed of large- and mid-capitalization emerging market equities.

ETF benchmark: MSCI Emerging Markets Index

If you want interest crediting opportunities and exposure to U.S. companies that have higher environmental, social, and governance (ESG) qualities, consider a strategy linked to:

- **iShares ESG Aware MSCI USA ETF**

The iShares ESG Aware MSCI USA ETF seeks to track the investment results of an index composed of U.S. companies that have positive ESG characteristics as identified by the index provider while exhibiting risk and return characteristics similar to those of the parent index.

ETF benchmark: MSCI USA Extended ESG Focus Index

U.S. opportunities with interest crediting strategies linked to the S&P 500® Index

If you believe in the strength of the U.S. economy, consider a strategy linked to the performance of the S&P 500® Index. The Index tracks 500 of the largest U.S. publicly-traded corporations in the nation's foremost industries.

A declared rate strategy

If you are looking for the assurance of a declared fixed rate and a guaranteed minimum rate for peace of mind, consider this option. You'll earn interest credited daily, based on a fixed rate declared by Sagicor, which is guaranteed to never be less than the guaranteed minimum declared rate.



Declared Rate Strategy example calculation

If the declared fixed rate for the year is 2.50%, your account value will be credited that rate.

Receive a minimum of 1.00% — guaranteed.

Earn an interest rate bonus

Starting policy year 11, you'll receive an additional 0.50% interest enhancement, which will be added to the crediting interest rate applied to your account values.⁸

0.50%
INTEREST RATE BONUS

Learn more about the available crediting strategies

Get a more in-depth perspective. Scan the QR code or visit sagicorlife.co/creditingstrategies6 to view additional information and download PDFs of the Sagicor Indexed Life Insurance Allocation Guide and the latest quarterly fact sheets.



Protection if you need care

While it's hard to predict what the future may bring, it's good to know that you have financial protection should you ever need care. The natural process of aging could lead to a chronic condition that inhibits your ability to perform Activities of Daily Living independently. As a result, you may need assistance with bathing, eating, dressing, toileting, maintaining continence and getting in and out of a chair or bed.

Benefits without restrictions

Even though WealthCare is not long-term care insurance, the policy provides a cash benefit if you develop a chronic or terminal illness and need help with two of the Activities of Daily Living.⁹ The death benefit would be accelerated to give you an income tax-free¹⁰ financial resource to use for whatever you'd like. This money can help you pay for health-related expenses not covered by Medicare. Because there are no restrictions, you could receive professional in-home care or compensate a loved one to assist you. And you'll never have to send Sagicor a medical receipt for reimbursement.

We make the process of filing a claim easy for your spouse, children and other family members. Since we know how important your benefits are to you and the ones who care about you, you'll receive a cash payout upon qualification of your claim.

Did you know?



The risk of developing a chronic illness increases with age.¹¹



Most Americans who celebrate their 65th birthday will need care at some point in their lives.¹²



Medicare does not cover most long-term care services.¹³



The pandemic raised concerns about the safety of nursing homes, shedding light on the importance of having a plan for care.¹⁴



87% of Americans believe it's more crucial than ever to receive in-home care.¹⁵

Financial flexibility for your future

There may come a time when you may need to adjust your financial plans. Since no one can predict what may happen years from now, WealthCare is designed to help protect you from uncertainty. That's because when you purchase your policy, you never really relinquish asset control.

A return of premium

At any time, if your financial situation would change, you could request a full return of your premium.¹⁶ This feature is built into your policy for no additional cost. It gives you the ability to receive your money back without having to pay any penalties.

Cash access

At any time, you can access your policy cash value by taking policy loans or withdrawals. Any money you receive may be subject to taxation.

An easy way to get the coverage you need

Sagicor offers a hassle-free way to purchase life insurance. You may be able to qualify for a policy with no labs or medical exams, based on your age and coverage amount.¹⁷ And, even if we need more information, we make it convenient for you.

Take the next step for your future



- Plan to meet your estate planning goals with a tax-efficient legacy
- Be assured that you'll have cash benefits to pay for the care you want if you would ever need it
- Feel confident that you can access your money if your financial needs change

Talk with your agent about meeting your goals with WealthCare.

^{1,9}Not all rate classes will be eligible for chronic illness protection. Not long-term care insurance.

²Chronic illness protection is not available in CA.

^{3, 5, 16}The amount you receive will be less any withdrawals, indebtedness, and benefit payments.

^{4, 10}This assumes the insured is the policyowner and that the amount of benefit collected is less than the per diem or actual expenses, whichever is greater.

⁶<https://www.ishares.com/us/about-us>

⁷If there is no policy indebtedness, the policy is guaranteed not to lapse.

⁸The bonus is guaranteed if the current declared crediting rate being offered is greater than the guaranteed minimum declared crediting rate in the policy. The bonus will not be credited to the loan collateral account.

¹¹American Action Forum, "[Chronic Disease in the United States: A Worsening Health and Economic Crisis](#)."

¹²LongTermCare.gov, "[Who Needs Care?](#)"

¹³Medicare.gov, [Long-term care](#).

^{14, 15}Insurancenewsnet.com, "[Americans More Worried About LTC Plans Due To Pandemic: Survey](#)."

¹⁷Issuance of the policy may depend upon answers to health questions in the application.

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Sagicor is rated "A-" (Excellent) by A.M. Best Company (4th best out of 16 possible ratings), affirmed as of October 20, 2023. Rating and guarantees based on the claims-paying ability of Sagicor Life Insurance Company.

**Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution
Not insured by any federal government agency • May lose value**



Wise Financial Thinking for Life®

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