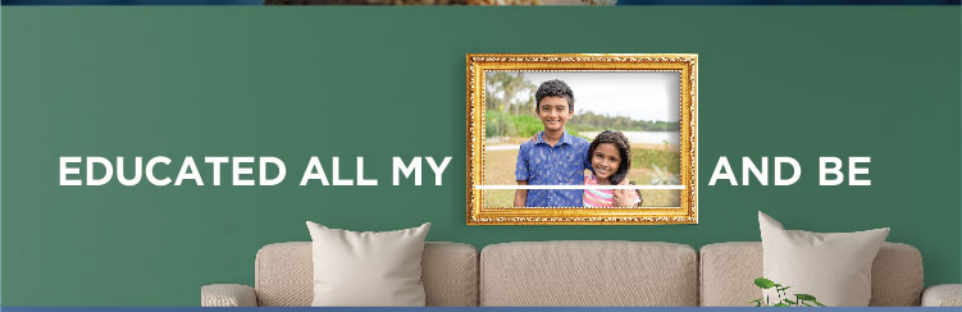






THE SAGICOR SAVER SERIES

COVERAGE FOR TODAY.
GUARANTEED CASH
FOR TOMORROW.

Sagicor

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

Sagicor Saver Series policies are endowment policies that provide life insurance coverage for a chosen period of time and a lump sum payment to any policy owner who lives beyond the duration. Life insurance protection is available for terms 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 policy owner's beneficiary or estate. Owners who outlive the policy's term, will receive a lump sum benefit equivalent to the Sum Assured.

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;
- Get cash in a lump sum at maturity to liquidate debts, accumulate wealth, supplement retirement income or accomplish a specific financial goal; and
- Accumulate guaranteed cash values[1] which could enable the policy to be used as security for a loan during the policy's term.

CORE BENEFITS

Core policy features 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; and
- A guaranteed lump sum payment at maturity that will be equal to the Sum Assured once 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 give you a premium waiver benefit in the event of total disability and 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 for insureds between 15 years old and the policy's maximum issue age), if an 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.

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, 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 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 goals[2]. 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
Pay to Age 60	50 years
Pay to Age 65	55 years
Pay 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.

BEFORE I'M 40



I WANT TO _____ INTO MY



DREAM _____. IT'S GONNA HAPPEN.

THE SAGICOR
SAVER SERIES
CAN GET YOU THERE.

ABOUT SAGICOR

Sagicor Financial Company Ltd. (TSX: SFC) is a leading financial services provider in the Caribbean, with over 180 years of history, and has a growing presence as a provider of life insurance products in the United States, with over US$1.4 billion in total annual premiums. Sagicor has over 4500 employees and offers a wide range of products and services, including life, health, and general insurance, banking, pensions, annuities, and real estate.

Sagicor's registered office is located at Clarendon House, 2 Church Street, Hamilton, HM 11, Bermuda, with its principal office located at Cecil F De Caires Building, Wildey, St. Michael, Barbados.

SAGICOR SAVER SERIES

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Tel: 652-2785/4720

Tobago
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Gulf City Lowlands Mall
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Sagicor Saver Series is sold by Sagicor Life Insurance Trinidad & Tobago Limited, member of the Sagicor Group of Companies. 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 March 2023.

Sagicor