Sagicor

overview

CHOOSE A FINANCIAL PLAN YOU CAN THANK YOURSELF FOR

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 to 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 beneift 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.

For more information, give us a call at 1 (800) 744-7707 or email us at eservice@sagicor.com

Plans

A PLAN TAILORED TO MEET YOUR INDIVIDUAL NEEDS
This plan offers four endowment policies designed to fit your unique needs and offer financial peace of mind for today and in the future. The period of coverage and range of issue ages for each plan are as follows:

PLAN	AGE	AVAILABILITY
10-Year Plan	14 days – 60 years	All markets*
15-Year Plan	14 days – 55 years	All markets*
20-Year Plan	14 days – 55 years	All markets*

benefits

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 any expenses or debts can be settled;
Accomplish a specific financial goal to be met at maturity.

HOW THE SAGICOR 175 ENDOWMENT PLAN II WORKS FOR YOU

The range of features include:
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 a 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 & Dismemberment benefits are optional benefits that can 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 a 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 if 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.

related product

Endowment to 65

Sagicor's Endowment to 65 plan provides peace of mind on two fronts. This plan allows you to accumulate cash for the future (to be paid in a lump sum, upon maturity) while also ensuring your family's needs are taken care of in case of death.

terms and conditions

The Sagicor 175 Endowment Plan II is sold by Sagicor Life Inc, a member of the Sagicor 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.