Sagicor

overview

Financial Solutions for every stage of life

Term Life Insurance policies provide you with great flexibility should your needs change and allows you to:

- Attain maximum coverage with a limited budget.
- Supplement your Permanent Life Insurance during periods when coverage needs are higher.
- Provide coverage for specific individual needs like a mortgage or university expenses.
- Purchase the insurance protection now and convert to a permanent plan later, as money becomes available.
- Insure for specific business needs, such as covering the life of a key employee.

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

Term Life Insurance Plans

Sagicor carries a wide range of term life insurance options which are:

5 Year renewable and convertible term.
20 Year Term*.
Term to Age 65*.
Term to Age 70*.
Term to Age 80*.

benefits

How the Sagicor Term Life Plans Work?

Sagicor's Term Life plans provide the payment of a death benefit to your beneficiary if you die during the term of the plan. If you are still living at the end of the term, no payment is made and protection ceases.

The Five year renewable plan can be renewed at the end of the period. This can be at any age that falls before the insured's 80th birthday. All the other plans provide the policyowner with the option to purchase a permanent life insurance plan at any time up to thirty days after the conversion period, without meeting the usual underwriting requirements. The premiums payable on the new plan are based on the life insured's age at the time of conversion.

Additional riders can be purchased such as Waiver of Premium Benefit and Accidental Death & Dismemberment

Option.

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

terms and conditions

Term Life Insurance is issued by Sagicor Life Inc. a member of the Sagicor Group of Companies. This product does not accumulate cash values or savings. In some jurisdictions the insured can purchase an investment option which will be added as an additional benefit. Savings option is not sold in Antigua and St. Lucia. In addition, at renewal the premium is based on the insured's age.

*Some of the Term Life Insurance Plan options are a component of Sagicor Life Solutions and can be combined with other benefits offered.