Sagicor

overview

Life Changer

The perfect combination of coverage and savings which provides you a guaranteed return on investments and flexibility to access cash surrender value.
The Sagicor Life Changer plan offers a combination of two (2) insurance products: Life Protector and Term Life Insurance. This is the flexibility you will need to protect you and your family.

The World Changed...Just So!

It seems like overnight we were thrown into chaos. Covid-19 was a serious challenge to our lifestyle and health that any of us had ever seen.

The world has changed and 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.

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 Changer
goes up to age 80, and allows you:
• To afford more life coverage
• To be able to provide security for financial responsibilities like mortgages or education loans
• To supplement your Permanent Life Insurance during periods when coverage needs are higher

Investment

If you choose this option, part of your overall premium will be placed in an interest bearing fund. This allows you to have access to your money, while earning interest and
accumulating an attractive return. Funds can be used for emergency and other expenses. The interest rate is not guaranteed and can fluctuate. This rider is available with Term
Life or Life Protector III.

Life Protector III

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

Life Protector III 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 III 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**

* Each illness defined in the Policy. Coverage subject to policy terms and conditions.

** 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.

Click below to view Brochure



benefits

By choosing Sagicor Life Changer you can:

- Maintain insurance coverage
- Save money on premiums
- Have easy access to your money
- Receive an attractive return
- Get Critical Illness coverage

There are **No Medical Requirements** for Life Changer.

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)

terms and conditions

Life Changer is issued by Sagicor Life Inc, a member of the Sagicor Group of Companies. Savings can be combined with any of the Life Changer components. The Interest rate is not guaranteed and will fluctuate. Information is valid as of November 2020.