Sagicor

# overview

**Life Solutions**

The perfect combination of coverage and investment to protect you and your financial future.
This plan offers a combination of two (2) insurance products: Life Protector and Term Life Insurance.

**Whatever Life Holds, Protect It.**

Life has many demanding challenges, both personal and financial. With so many factors to consider, it's often difficult to truly understand all the choices you have.

What if you are diagnosed with a critical illness? What if you die? How would these devastating life events affect you and your family? The Sagicor Life Solutions 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.

**Term Life Insurance***

Term Life Insurance is a cost-effective alternative to solve any short-term insurance needs you may have. These policies provide you with great flexibility should your needs change.

The Term Life Insurance component of Sagicor Life Solutions allows you:

- An affordable way to get maximum coverage.
- To supplement your Permanent Life Insurance during periods when coverage needs are higher.
- Provide coverage for specific individual needs life 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.

**Life Protector***

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

Life Protector 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 provides coverage for the widest range of illnesses in 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 Tumour
- Loss of Limbs
- Loss of Speech
- Motor Neuron Disease
- Deafness
- Parkinson's disease
- Aorta Surgery
- Loss of Independent Existence**

**Loss of Independent Existence refers to unequivocal diagnosis by a specialist for a continuous period of 90 days of either:

1. Being totally and permanently unable to perform, by oneself with some "Activities of Daily Living" with no reasonable chance of recovery,

or

1. "Cognitive Impairment", which includes mental deterioration and loss of intellectual ability.

**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)

**Investment Option**

Should you choose this option you are allowed to make deposits to an interest bearing fund. This provides options to use your money for your child's tuition, emergency expenses or any other reason you may require.

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

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

*Please note that both the Term Life Insurance and Life Protector are optional components of the Sagicor Life Solution Suite.

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

# terms and conditions

Life Solutions is issued by Sagicor Life Inc. a member of the Sagicor Group of Companies. Savings can be combined with any of the life solutions components. The

interest rate is not guaranteed and will fluctuate.