Sagicor

overview

What is Life Protector?

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

Death Benefit

Ask your Sagicor Advisor about the following options:

- Living Benefit
- A Lump Sum Payment for Any Purpose
- Premium Refund
- Total Disability Option
- Accidental Death & Dismemberment Option
- Investment Option*

*(Available in Barbados, Grenada, Dominica, St. Kitts & Nevis and St. Vincent) ** 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,
2. "Cognitive Impairment", which includes mental deterioration and loss of intellectual ability.

benefits

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**

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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)

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

Life Protector is a component of the Sagicor Life Solutions suite. The Sagicor Life Solutions Plan is one of the 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.

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

terms and conditions

Life Protector is issued by Sagicor Life Inc. a member of the Sagicor Group of Companies. Life

Protector is a component of Life Solutions which can be combined with savings. The interest rate is not guaranteed and will fluctuate. Savings option is not available in Antigua and St. Lucia.