Sagicor

# overview

## 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.

### Life Changer

The perfect combination of coverage and savings which offers live insurance coverage with an attractive return on investment. Have money invested in life insurance but your current policy isn't flexible? By choosing Sagicor Life Changer you can:

- Maintain insurance coverage
- Save money on premiums
- Get coverage with no medical requirements
- Have easy access to your money
- Have critical illness coverage

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.

### 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:

- An affordable way to get maximum coverage more life coverage
- To cover specific financial responsibilities like a mortgage or university expenses
- To supplement your Permanent Life Insurance during periods when coverage needs are higher

### Investment

Should you choose this option you are allowed to make deposits to an interest bearing fund. This provides the option to use your money for your child's tuition, emergency expenses, easy access to your cash, attractive returns on interest, or any other reasons you may require. Savings can also be combined with any of the Life Changer components. The Interest rate is not guaranteed and will fluctuate.

## 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.

The Sagicor Life Changer Plan is one of the many solutions offered by Sagicor to help you reach your financial goals. Talk to your Sagicor Advisor today about how this product can be a part of your financial well-being.

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.

# benefits

**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 III 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)

# related products

# related products

## Sagicor Life Solutions

Life has many demanding challenges, both personal and financial. Life Solutions insurance does exactly as the name suggests —provides the perfect combination of coverage and investment to protect you and your financial future.

# 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.