

overview

Ultra Life is an equity linked insurance plan available to anyone up to the age of 80, which offers a flexible approach to your personal financial planning needs whilst providing live coverage.

You may contribute any premium, subject to a minimum amount determined by the company from time to time. You can select that much of the life insurance coverage required today and ensure that it helps to maintain its value in real terms by choosing indexation. If you desire, you can increase the life insurance benefit by more than the rate of indexation or decrease it to suit any new circumstances in the future.

A percentage of each basic premium paid is invested each month on your behalf in the interest fund. a percentage of each additional premium is invested in the Sagicor Cayman investment funds excluding the interest fund. you may determine the proportion of these additional premiums to be allocated to each fund.

Additional benefits you may add to your plan any of the following additional benefits for a small extra premium

1. Accidental Death And Dismemberment
2. Total Disability Waiver of Premiums
3. Payor Waiver of Premiums