

# overview

## LIFE IS BETTER WITH A PLAN.

### Enjoy the retirement you deserve!


The Millennium Saver Plan is in an investment product introduced as a way to encourage savings for retirement. The main purpose of a retirement policy such as the Sagicor Millennium Saver is to provide you with a lifetime retirement income, to ensure that you do not outlive your financial resources.

### Who is this product for?

- Self-employed
- Persons who wish to supplement their retirement income from their employer or the National Insurance Scheme/ Social Security Scheme.

### Key Features

- Individuals can contribute any amount to this plan.
- The policy owner is allowed to withdraw 10% each year
- At maturity, you can withdraw a lump sum from your fund - Contact your Sagicor Advisor to guide you in this process
- Contributions are allowed up to ages 55, 60, 65 and up to the year in which the individual attains the age of 70

 [View Online Brochure](#)

Contact your Sagicor Advisor for more.

# benefits

## Why Millennium Saver

The Millennium Saver is an attractive option. Here's why:

### Competitive, guaranteed interest rate

The interest rate offered by the Sagicor Millennium Saver is competitive and guaranteed for five years initially. The interest renews every five years and is guaranteed for a further five years on renewal.

### Flexible premium schedule

The plan allows regular contributions and lump-sum deposits subject to policy minimums.

### Lifetime retirement income guarantee

On maturity, Sagicor guarantees an income for life. You can also choose to receive your pension for a period of five, ten or fifteen years. Under these options, payments will continue to your beneficiaries or your estate, in the event of your death.

## Total disability option

Where you are the policy owner and annuitant of this policy option, Sagicor will waive all future premium payments up to age 60 in the event

## related products

### Sagicor International Balanced Fund

In April 2001, the Barbados Mutual Life Assurance Society, now Sagicor Life Inc, established a registered Unit Trust in the Eastern Caribbean, namely, the Mutual (Eastern Caribbean) Fund, now Sagicor International Balanced Fund.