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.