# New Year, Better You!

BY De-Ann Smith Posted January 14, 2022

How many of us are hesitant to claim 2022 as our year? We get it!

The last two years have been difficult for many and uncertain for all of us. As you strive to get back on track, what kind of short term and long-term goals do you have? What cracks have been revealed in your life with the unpredictability of 2020 and 2021? What are you now considering that you haven't before? What do you need to tighten up on?
We believe many of you are already ahead of the game in this thought process. If not, the time is now to get serious about the goals you've set for yourself. You have business ideas to develop, financial targets to hit, investments to make and emergency plans to put in place. For those in financial difficulty, it's time to learn money management, find a way to save for your children's future and for retirement.

Regardless of your current position, let's help you take the next step! Here are just a few goals Sagicor can help you with for the new year. Are any of these on your list?

### I need to increase my savings

Saving is usually ranked high on most new-year lists. What are you saving for? Home, retirement, kid's education? Get prepared for wherever life takes you with the Sagicor Saver Series.

### I want to purchase a new home

Are you ready for a new home or found your dream spot to build on? Sagicor offers mortgages, residential land loans and home equity financing, for all those necessary upgrades to your home. Check out our mortgage calculator! It helps you to determine an approximate monthly payment so you can start to budget and plan even before sitting with us.

### I want to protect my health

The right health insurance ensures you and your family have access to the best medical care. Sagicor's CariCARETM cards facilitates instant claim settlements at local participating health providers. It allows you to bypass paperwork by swiping, receiving your coverage and processing your claim upfront.

### I want to protect my vehicle

By law, we must all have motor insurance to protect the vehicles we own before hitting the road! A responsible driver wants protection for themselves as well as others. Sagicor offers third party and comprehensive policies. Also check out our Young Professionals' motor policy, an all-in-one motor policy covers household contents, laptops, phones, medical expenses and up to 50,000 personal accident coverage.

### I want to Invest

Taking an early interest in your finances, will be a determining factor in how comfortable you live in the future. Before investing, you should know where you are and decide where you want to be. Where does Sagicor come in? We will determine your risks and put together a plan for you to reach your goals

### I want to plan for retirement

Looking to retire early? Thinking of the life you want to live in the future? Is it soon time for you to stop working and start living? Retire comfortably with Sagicor's Millennium Saver. The best part is, you can contribute any amount to this retirement plan.

### I want to protect my business

Finally decided to take the plunge and start your new business this year? Let's cover your business so you can focus on making it to the top! Think ahead; your business may not be where you want it to be right now, but it's going to get there! Protect your assets against fire, burglary, natural disasters and against unexpected losses.

**Please note the above list varies by country*** Ready to get started? Contact your advisor or call your local office today!