

# Product Overview

Sagicor's Peace Assured Final Expense Whole Life Insurance gives you an affordable way to provide your loved ones the financial security of having funds to cover final expenses, such as funeral costs, medical bills, and outstanding debt.

It only takes a few minutes to find the coverage amount that fits your budget, lock in an affordable premium for life, and help you secure financial protection for the life of your policy.<sup>2</sup> Sagicor makes it easy. So, avoid the hassles of medical exams<sup>3</sup> and uncomfortable telephone interviews.

**At this time, Peace Assured is available through our direct-to-consumer website, [SagicorNow.com](https://www.sagicornow.com).<sup>4</sup>**

## Accelewriting®

Sagicor's Accelewriting® is an automated underwriting system that uses an eApplication and policy eDelivery. Accelewriting® will provide an underwriting decision within minutes with no medical exams,<sup>5</sup> bodily fluids, Attending Physician's Statements (APS), or telephone interview required. In some cases, additional requirements may be requested.

# Features and Benefits

### Features at a Glance

- Affordable permanent life insurance protection
- Guaranteed rates and coverage for the life of your policy
- No medical exams<sup>6</sup> or lab tests
- A simple online application
- A quick income tax-free benefit payout<sup>7</sup>

**This rider provides additional protection and is included at no additional cost.**

The Accelerated Benefit Insurance Rider will help cover medical costs or nursing home care by allowing you to use a portion of the death benefit proceeds if you are diagnosed with a terminal condition.

# Footnotes

Product Footnotes and Additional Disclosure Information

<sup>1,3,5,6</sup>The issuance of the policy may depend upon the answers to the health questions in the application.

<sup>2</sup>As long as you make your scheduled payments, your coverage and rate are locked in for the life of your policy.

<sup>4</sup>SagicorNow is the marketing name of Sagicor's online sales portal.

<sup>7</sup>Neither Sagicor, nor its agents, provide tax, legal, estate planning, or accounting advice. Please consult with your tax and/or legal advisor for information specific to your situation.

Peace Assured is not Guaranteed-Issue. The amount of coverage provided depends upon the policy selected, and the premium will vary with the amount of coverage selected. The issuance of the policy may depend upon the answers to the health questions in the application. Different premiums and minimum Face Amount coverage in the following states: \$5,001 in WA, \$15,001 in IA, NV, NC and UT, \$20,001 in OR and \$25,001 in WV.

This material is for informational purposes. If there is a conflict with this document, the terms of the applicable policy and rider control. In order to obtain a complete understanding, please request and read the policy or rider provisions carefully as this is not intended to be a substitute for the policy or rider.

Policies and riders not available in all states. State variations may apply.

Policy Forms: ICC191018, ICC191019, ICC191020, ICC096033

Peace Assured Final Expense Whole Life is issued by Sagicor Life Insurance Company (Home Office: Scottsdale, Arizona).

