

Charge %	12%	12%	11%	10%	9%	8%	7%	6%	4%	2%	0
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Surrender Charge by Policy Year

Bonus

- 10% of the single premium paid is automatically applied to the policy at issue.

Guaranteed Return of Premium from Day 1

- Your single premium payment is guaranteed from day one. In the unlikely event that you surrender your policy, you are guaranteed to receive at least 100% of your initial premium back, less any outstanding loans, withdrawals or Accelerated Benefits paid out.

Partial Withdrawals

- Partial Withdrawals^[2] are allowed at any time. A withdrawal charge will apply if the partial withdrawal is taken during the surrender charge period. Withdrawals will reduce the policy face amount. The minimum partial withdrawal is \$500.

Triple Tax Advantage

- Sagicor's Fixed Indexed Single Premium Whole Life policy provides tax-deferred interest earning on the cash value account, the compounding of interest on interest is tax-deferred and the death benefit may be free from federal income taxes.^[3]

Guaranteed Interest

- A lifetime minimum guaranteed interest rate of 2% eliminates the worry of market volatility plus your policy has future credited interest upside potential.

Loans

- Loans are available anytime after the first policy year for emergencies and opportunities.^[1]

Guaranteed Death Benefit

- The minimum death benefit is guaranteed from day one regardless of changes in your age or health. Also, your death benefit can increase over time as your cash value inside the policy may increase. Death benefits to a named beneficiary are generally probate free.

Right to Examine Policy

- All premiums paid, considerations, fees or charges will be refunded if the policy is returned to Sagicor, or one of our representatives, for cancellation within 30 days after the policy is delivered. The policy will be deemed void from its beginning.

Accelerated Benefit Insurance Rider

The Accelerated Death Benefit Rider is included at no additional cost.

This rider advances a portion of the death benefit to the owner, prior to the insured's death, in the event of a Terminal Condition or a Chronic Illness. The death benefit of the policy must exceed \$25,000 to be eligible for any acceleration. The maximum accelerated benefit available is the lesser of \$250,000 or the policy death benefit less \$25,000. A one-time administrative fee, the lesser of \$250 or the maximum allowed by state law, will be deducted from the elected accelerated benefit amount. **Only one type of Accelerated Death Benefit is payable; the owner cannot receive a payment based on a Terminal Condition and a payment based on a Chronic Illness.**

Terminal Condition Benefit

A terminal condition can be devastating for you and your family. Terminal Condition means the insured's death is expected within 12 months or less. The elected accelerated benefit amount will be paid in a lump sum.

Chronic Illness Benefit

A chronic illness can limit one's ability to perform life's daily living functions. Chronic Illness means that the insured is unable to perform, without substantial assistance from another individual, at least 2 of 6 Activities of Daily Living (ADLs) for a period that is expected to last at least 90 days due to a loss of functional capacity.

The Activities of Daily Living are: Eating, Toileting, Transferring/Walking, Bathing, Dressing, Continence.

The benefit will be paid out in 33 equal monthly installments. In some states, the policy owner may choose to receive a portion of the accelerated death benefit amount due to a chronic illness as a lump sum payment. If a lump sum payment is chosen, the

amount of the payment will be 90% of the elected portion of the accelerated death benefit amount.

Related Products

Interest Sensitive Single Premium Whole Life

Careful planning and wise financial thinking have allowed you to save for your retirement. Most likely, your assets have accumulated in savings and investment tools such as Certificates of Deposit (CDs), money market accounts and annuities. Re-allocating some of your assets to Sagicor's Interest Sensitive Single Premium Whole Life (ISSPWL) Product may provide many additional opportunities and choices for your money.

Sage Whole Life

Sagicor's Sage Whole Life Insurance Policy is specifically designed to provide lifetime insurance coverage along with cash accumulation. Purchasing a Sage Whole Life Insurance policy guarantees that you will receive the face amount of the policy, providing immediate security to you and your loved ones. Over time, the cash value of the policy will accumulate on a tax-deferred basis. Best of all, your premium payments always remain the same, even as you grow older, providing for affordable lifetime coverage.

Footnotes

Product Footnotes and Additional Disclosure Information

- Loans of any interest earnings from single premium whole life prior to age 59½ are subject to ordinary income taxation and may be subject to tax penalties. Loans are subject to an interest rate defined in the policy.
- Not available in MN.
- Issuance of the policy may depend upon the answers to the health questions set forth in the application.
- Neither Sagicor Life Insurance Company nor its agents provide tax, legal or accounting advice. Please consult with your tax and/or legal advisor for information specific to your situation.
- **No Medical Exam for Qualified Applicants:** All applicants must answer application health questions and undergo automated underwriting review. Depending on health answers, electronic report results, age, and amount of insurance applied for, an applicant may not receive an immediate decision, and a review of more information and/or a medical exam may be required to determine eligibility.

If there is a conflict with the policy and rider, the terms of the applicable policy and rider control. If you have questions about the policy and riders, please contact your insurance agent. Policy and riders are not available in all states. State variations may apply. Sagicor does not provide tax, legal or accounting advice. Sagicor Life Insurance Company issues life insurance and annuity products. Home Office: Scottsdale, Arizona.

Policy Forms: 1005, 6013, 6018, 6024 and 6033

Not FDIC insured. Not insured by any federal agency. Not a deposit or other obligation

of the bank. Not bank guaranteed.

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