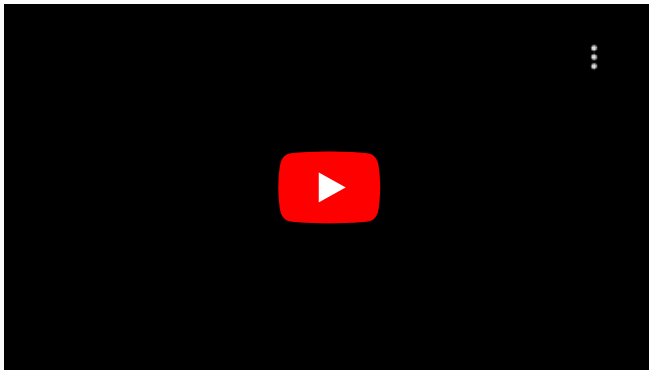


## Beneficiary Testimonials

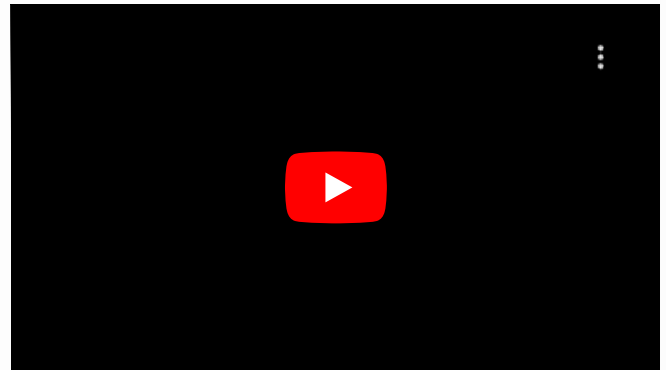
The main purpose of a life insurance policy is to protect the people you love from unexpected costs and loss of income and to pass on a legacy from you to them. It can have many other uses and provide a number of other benefits, but life insurance is designed to provide a financial benefit for your loved ones when you die. Here are a few examples of how life insurance made a difference in someone's life, from actual beneficiaries, in their own words.



### Tim & Joni

#### Beneficiary Testimonial

Tim and Joni Johnson have 3 kids: 2 in college and another one in high school. Like most families, they did not think much about life insurance because they were too busy living life. Fortunately, Tim's parents always provided a good example for the family: long and happy marriage, wonderful grandparents, and the foresight to buy life insurance. Listen to the impact this decision had on the Johnson family.



### Chris & Carrie

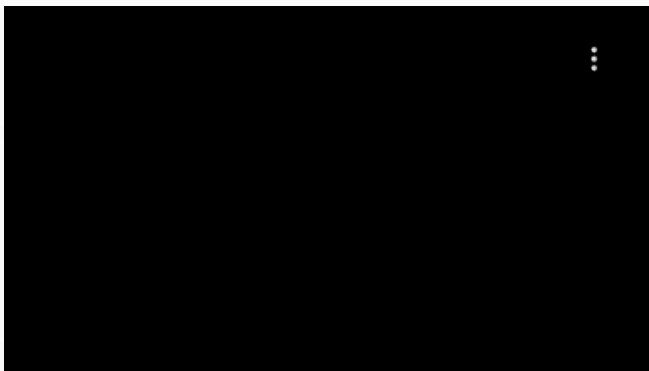
#### Beneficiary Testimonial

Chris Johnson joined the Navy after high school, married his wife Carrie and started a family. Chris' dad was a salesman in every sense of the word: likable, outgoing, love to travel and he loved people. More than anything, he loved his family and always took care of them, including always having insurance. Hear more about their wonderful relationship and the role that life insurance played in their lives.

## Client Testimonials

Life Insurance is not something you typically buy for yourself—you buy it for those that matter most to you. Parents and grandparents often say that they hope their children and grandchildren have a better life than they had. Leaving a legacy is a gift of financial security that we can give to the next generations. These testimonials provide insight into what it means to actual

policyholders to know that their heirs will be taken care of.



## Greg & Patti

### Client Testimonial

Greg and Patti have been together for 33 years, working hard and making sound financial decisions, so that someday they could retire and do the things they love to do. Well, someday is here and golfing and traveling are the business of the day. But they also want to make sure they take care of their children and grandchildren. Let them describe how Sagicor's products and customer service made the difference for them.