

# Product Overview

Saving for retirement, or protecting a nest egg, requires a solid plan. The challenge is balancing risks and rewards. Some options boast higher returns, but also include the risks of market volatility and loss of principal. Others only offer a fixed credited interest rate, but don't provide the potential to earn more. Ultimately, this could result in a smaller nest egg than you planned. Sage Secure FIA was specifically designed to provide competitive credited interest along with the right combination of features and could be a smart way to help grow and protect retirement savings

## Features & Benefits

Sage Secure FIA provides the opportunity for stock market index-linked credited interest, while eliminating market risk to principal. Tax-deferred accumulation and compounding of interest are important benefits that can grow your nest egg. And you get added flexibility with penalty-free withdrawals and a guaranteed minimum surrender value, should there be a need to access your money. Sage Secure FIA is a straightforward, safe, and secure way to grow and protect retirement savings and includes these great features:

- Index-linked crediting rate provides the opportunity for growth and protection from a downturn in the market
- Control and access to funds for emergencies and opportunities through withdrawals and a guaranteed surrender value
- Distinct and globally diverse index choices, plus a fixed interest rate option
- Choice of a 5, 7, or 10-year Surrender Period
- Available for ages 15 days to 90 years (Applies to both Owner and Annuitant)
- \$10,000 minimum premium (Qualified and Non-Qualified)

## Related Products

**Sage Choice Single  
Premium Deferred  
Annuity**

**Sage Select Fixed  
Indexed Single Premium  
Deferred Annuity**

For those with time to save for retirement a deferred annuity offers an excellent alternative. The Sage Choice Single Premium Deferred Annuity builds from a single initial premium and earns a competitive fixed rate of interest that accumulates on a tax deferred basis.

Saving wisely for the future requires diversity. With the Sage Select FIA, you can choose from three different interest crediting strategies to grow your initial investment on a tax deferred basis. The index-linked strategies let you enjoy the potential higher returns when the stock market is up, and it protects you from losing money when the market is down. Plus, Sage Select FIA offers an immediate 4% bonus on the single premium (100% vested day 1).

## Footnotes

### Product Footnotes and Additional Disclosure Information

1. Withdrawal of any part of the value in your annuity prior to age 59½ are subject to ordinary income taxation and may be subject to tax penalties.
2. Please see the contract to review qualification specifications.

If you have questions about the contract and riders, please contact your insurance agent. Products issued by Sagicor Life Insurance Company. Not available in all states and variations may apply. Sagicor does not provide tax, legal or accounting advice. Home Office: Scottsdale, Arizona.

Contract Forms: ICC173007, ICC176067

Not FDIC insured. Not insured by any federal agency. Not a deposit or other obligation of the bank. Not bank guaranteed.