

Product Overview

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. And, through Sagicor's Accelewriting[®] process, you can have a decision in minutes! Our automated underwriting system provides a decision quickly and eliminates the need for a face-to-face meeting with an agent and telephone interview.

Accelewriting[®]

Sagicor's Accelewriting[®] is an automated underwriting system that utilizes an eApplication. Accelewriting[®] will provide an underwriting decision within minutes with no medical exams, bodily fluids, Attending Physician's Statements (APS), or telephone interview required. In some cases, additional requirements may be requested. Policy eDelivery is available with Accelewriting[®]. Other policy issue ages and coverage amounts are available through the fully underwritten process.

Features and Benefits

Features at a Glance

- Increased estate value
- Control and access to your money for emergencies and opportunities through policy loans and partial withdrawals
- Living benefits to help pay for expenses or care associated with a terminal condition or a chronic illness
- Transferring money efficiently to heirs

Fees and Surrender Charges

Administrative fees, expense charges and cost of insurance charges will be deducted every year, as outlined in the policy. A policy surrender is subject to the surrender charge below. The surrender charge schedule will not affect your 100% Guaranteed Return of Premium.

Year	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th+
Charge %	8%	8%	7%	7%	6%	5%	4%	3%	2%	1%	0%

Surrender Charge by Policy Year

⊖ 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. Death benefits are limited if the insured dies by suicide within two years from the policy date or the maximum required by law. Please see policy for details.

⊖ Guaranteed Interest

A lifetime minimum guaranteed interest rate of 3% eliminates the worry of market volatility, plus your policy has future credited interest upside potential, guaranteed.

⊖ 100% Guaranteed Return of Premium

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.

⊖ Loans

Loans are available anytime for emergencies and opportunities.^[1]

⊖ Partial Withdrawals

Partial Withdrawals^[1] 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

The Sagacor Interest Sensitive 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 is free from federal income taxes, in most cases.^[2]

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

Fixed Indexed 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 markets, annuities and personal property. Re-allocating some of your assets to Sagicor's Fixed Indexed Single Premium Whole Life product may provide many additional opportunities and choices.

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

1. Issuance of the policy may depend upon the answers to the health questions set forth in the application.
2. Loans of any interest earnings from single premium whole life prior to age 59 ½ may be subject to tax penalties. Loans are subject to an interest rate defined in the policy.
3. The information in this brochure is based on our understanding of current applicable tax law and is not intended as legal or tax advice. We suggest that you consult with your attorney, accountant or tax advisor.

Interest Sensitive Single Premium Whole Life is issued by Sagicor Life Insurance Company (Home Office: Scottsdale, Arizona)

This material is for informational purposes. If there is a conflict with the policy and rider, the terms of the applicable policy and rider control. In order to

obtain a complete understanding, please read the policy or rider provisions carefully as this is not intended to be a substitute for the policy or rider. 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.

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

Policy Forms: 1002, 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.
