Sagicor

overview

Every Life Needs A Plan.

We never know what the future can bring but with careful planning you can consider possible unforeseen circumstances. The risk of not have having financial planning in place can lead to major losses which can have a damaging impact on our lives and finances.

Wouldn't it be nice to have a plan in place that grows in value as you grow older, and protects the ones you love if something happens to you? You can with Whole Life insurance from Sagicor. Tailored to meet your individual needs, it offers the right coverage for you and your loved ones for your entire life.

A Lifetime of Protection

Life Paid up at 65 is one of the products under the Whole Life insurance series of products which provides coverage for an individual's entire life, rather than for a specified period with a limited premium payment period to age 65. This type of insurance guarantees a death benefit as well as a cash value component. A portion of your premium will go towards building cash values over time.

Premiums are normally fixed and once they are paid, the policy will remain in force for your entire lifetime. In the event of death, your beneficiaries are paid the Sum Insured.

For more information, give us a call at 1 (800) 744-7707 or email us at eservice@sagicor.com

A plan tailored to meet your individual needs

Sagicor offers this non-participating whole life plans of insurance designed to match your unique needs and give you financial peace of mind for today, and for the future.

Life Paid Up At 65
This plan offers coverage for your entire life and premiums are no longer required after age 65.

benefits

How the Whole Life Insurance Series Can Benefit You

Ask yourself if one or more of the following apply:

- You seek life insurance protection for your entire life.
- You prefer to budget for reasonable premium payments that will remain the same for the life ofthe policy and provide adequate coverage.
- You want to allow the policy to accumulate cash values for future cash requirements such as that dream vacation, the down payment for your home, your child's education or even retirement.
- You want to be certain that in the event of death your family's needs are taken care of and any expenses or debts can be settled.
- You want to provide a financial legacy for your dependents.

Features:

- Premiums are paid for a specified period.
- Guaranteed cash values grow over the duration of the policy.
- Should you die, your Beneficiary or Estate is paid the Sum Insured.
- If premium payments are discontinued, cash values can be used to provide ongoing coverage.
- Cash values can be used as a loan.

Flexibility and Customization

With each plan there is the option to purchase additional benefits to accompany the product such as Waiver of Premium Benefit, Accidental Death & Dismemberment along with Guaranteed Insurability Options.

Life Paid up 65 under the Whole Life Series of products is one of the many solutions offered by Sagicor to help you reach your goals. Please ask a Sagicor Advisor how this product can be part of a wise approach to your complete financial well-being.

related products

Whole Life Plan

This all-in-one plan allows you to save money over your lifetime, while simultaneously protecting your loved ones against financial hardship should you pass away. Your savings can be withdrawn for a dream vacation, a child's education, or a down payment.

terms

and conditions

Whole Life Insurance is issued by Sagicor Life Inc. a member of the Sagicor Group of Companies. Whole Life is intended to be a long-term contract and the surrender values, especially in early years are frequently less than the total amount of premiums paid.