

GOLD SERIES

FIXED INDEXED SINGLE PREMIUM WHOLE LIFE INSURANCE



Sagicor

LIFE INSURANCE COMPANY

Wise Financial Thinking for Life

**A LIFE LIVED
FOR OTHERS
IS A LIFE
WORTHWHILE.**



WISE FINANCIAL THINKING FOR LIFE.

Sagicor Life Insurance Company (“Sagicor”) is a full-service life insurance company that helps clients make wise financial decisions today to ensure that they’re protected tomorrow. We are licensed in 44 states plus the District of Columbia. Sagicor is rated “A-” (Excellent) by A.M. Best Company and is a wholly-owned subsidiary of Sagicor Financial Corporation, one of the oldest insurance groups in the Americas, with operations in 22 countries including the United States, Latin America and the Caribbean.

Sagicor is committed to offering customers world-class service with integrity and value. To learn more about Sagicor, visit our website at www.SagicorLifeUSA.com or call (888) SAGICOR.

FIXED INDEXED SINGLE PREMIUM WHOLE LIFE INSURANCE

Why do I want to buy Fixed Indexed Single Premium Whole Life Insurance?

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 mutual funds. But asset management, probate fees, taxes, and possible stock market losses could shrink your estate.

Re-allocating some of these assets to the Sagicor Gold Series Fixed Indexed Single Premium Whole Life may provide many additional opportunities and choices for your money, such as:

- Sophisticated indexed-linked crediting strategies for greater upside potential.
- Increased estate value.
- Control and access to your money for emergencies and opportunities through Policy Loans. Please see Policy for Policy Loan details.
- Living benefits to help pay for the expenses of chronic illness and care.
- Transferring money more efficiently to your heirs.

What are the benefits of this policy?

INTEREST CREDITING CHOICES

Sagicor's Gold Series Fixed Indexed Single Premium Whole Life offers three (3) distinct crediting strategies for wealth management and diversification:

1 YEAR TERM DECLARED FIXED RATE *(Declared Rate Strategy 1)*

This strategy offers a fixed interest rate declared by Sagicor that is guaranteed for one year. Interest will be credited daily from the time an allocation is made to this strategy. At each anniversary, Sagicor may change the rate for the following year, but the rate will never be less than the Guaranteed Annual Interest Rate of 2% per year. Transfers are permitted at the end of the one year Term Period.

S&P 500® INDEX 1 YEAR TERM WITH CAP *(Indexed Strategy 1)*

This is a one year point-to-point indexed strategy linked to the S&P 500® Index. Interest is credited at the end of the year, and is based solely upon any positive change in the index value which is subject to a floor of 0% and a maximum equal to the Cap. The Cap is declared in advance and is guaranteed for one year and may change annually. The Indexed Interest Rate is subject to the appropriate Participation Rate and Cap. There is a Minimum Cap of 4% and the minimum credited rate is 0%. Transfers are permitted at the end of the one year Term Period.

GLOBAL ADVANTAGE INDEXED 1 YEAR TERM WITH PARTICIPATION RATE *(Indexed Strategy 3)*

This is a one year point-to-point indexed strategy that utilizes a "basket" of indices. Currently the Russell® 2000 Index, the EURO STOXX 50® Index, and the Hang Seng Index are used in the "basket". Interest is credited at the end of the year. The Indexed Interest Rate is calculated using 60% of the return of the best performing index, plus 40% of the return of the second best performing index, and is subject to the appropriate Participation Rate and Cap. The worst performing index is not used when determining the Indexed Interest Rate. This strategy provides an opportunity to benefit from globally diversified indices that do not necessarily move in the same direction at the same time. The Minimum Participation Rate is 20%, the Minimum Cap is 2% and the minimum credited rate is 0%. Transfers are permitted at the end of the one year Term Period.

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.¹ Death Benefits are limited if the Insured dies by suicide within 2 years from the Policy Date. Please see Policy for details.

GUARANTEED PRINCIPAL

The indexed-linked interest credit will never be less than 0%. You do not participate in any stock market risk.

100% GUARANTEED RETURN OF PREMIUM

Your single premium payment is guaranteed from day one. In the unlikely event you surrender your Policy, you are guaranteed to receive at least 100% of your initial premium back, less any outstanding indebtedness (Minimum Guaranteed Cash Value) and prior withdrawals.

TRIPLE TAX-ADVANTAGES

The Sagicor Gold Series Fixed Indexed Single Premium Whole Life Policy provides tax-deferred interest earnings on the Cash Value Account, the compounding of interest on interest is tax deferred, and the Death Benefit is free from federal taxes in most cases.²

Living benefits

Through the Accelerated Benefit Insurance Rider, and after the Policy has been in-force for 12 months, you can access the Policy's Death Benefit in two ways:

TERMINAL CONDITION BENEFIT

A terminal condition can be devastating for you and your family. If you develop a terminal condition, as defined by this Rider, you may withdraw the lesser of \$250,000 or an amount equal to the Death Benefit Amount less \$25,000. Terminal Condition, as used in this Rider, means an imminent death is expected in 12 months or less, see the Rider for details.

CHRONIC ILLNESS BENEFIT³

This benefit will also cover a chronic illness. If you develop a chronic illness, as defined by this Rider, you may withdraw the lesser of \$250,000 or an amount equal to the Death Benefit Amount less \$25,000. Chronic Illness, as used in this Rider, means that the Insured has been certified by a Licensed Physician within the last 30 days as being unable to perform, without substantial assistance from another individual, at least two Activities of Daily Living for a period that is expected to last at least 90 days due to a loss of functional capacity. The benefit amount will be paid out in 33 equal monthly installments.

In some states, the Policy Owner may elect to receive a portion of the Accelerated Death Benefit Amount due to Chronic Illness as a lump sum payment. If a lump sum payment is elected, the amount of the payment will be equal to 90% of the elected portion of the Accelerated Death Benefit Amount.

The Accelerated Death Benefit is included at no additional cost. Only one type of Accelerated Death Benefit is payable, an Insured cannot receive a payment based on a Terminal Condition and a Chronic Illness. See the Policy for details, Rider limitations and exclusions.

Other features

BONUS INTEREST

A 10% bonus is automatically added to the single premium paid at issue.

FLEXIBILITY AND CHOICES

You can transfer or change interest crediting strategies, subject to Policy provisions.

LOANS

Loans are available anytime after the first Policy year for emergencies and opportunities.⁴

PARTIAL WITHDRAWALS

Allowed at any time. Minimum partial withdrawal is \$500.00. A withdrawal charge will apply if partial withdrawal is taken during the Surrender Charge period.

ISSUE AGES

The issue ages are from 18 – 85 years.

SIMPLIFIED UNDERWRITING

Depending on your age, face amount, and general health, qualifying for this Policy can be fast and easy. An application with a brief telephone interview will help us provide a decision in 15 – 20 minutes.

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. Maximum fees and/or surrender charges will not negate the guaranteed return of premium (Minimum Guaranteed Cash Value) benefit.

YEAR	1 ST	2 ND	3 RD	4 TH	5 TH	6 TH	7 TH
CHARGE %	12%	12%	11%	10%	9%	8%	7%
YEAR	8 TH	9 TH	10 TH	11 TH +			
CHARGE %	6%	4%	2%	0%			

The Owner does not purchase interests or otherwise directly participate in any stock market index, mutual fund, stock or other investment in securities.

Each Index does not reflect dividends paid by the stock underlying that index.

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- 1 The initial Death Benefit will be determined by the applicant’s age and gender.
- 2 The information in this brochure is based on our understanding of current applicable tax laws and is not intended as legal or tax advice. We suggest you consult your attorney, accountant, or tax advisor.
- 3 Not available in all states.
- 4 Loans of any interest earnings from single premium whole life prior to age 59-1/2 may be subject to tax penalties.

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4343 N. Scottsdale Road, Suite 300
Scottsdale, AZ 85251
www.SagicorLifeUSA.com

CLIENT SERVICES

(888) 724-4267 Opt. 1 | Fax (480) 425-5150

PRODUCER RESOURCE CENTER

(888) 724-4267 Opt. 2 | Fax (800) 497-7461

Gold Series Fixed Indexed Single Premium Whole Life Insurance is issued by Sagicor Life Insurance Company, a member of the Sagicor Group of Companies.

Policy Form 1005.

Policies and Riders not available in all states.