



LIFE INSURANCE COMPANY

# Sagicor - Product Quick View

Client Services (888) 724-4267 Opt. 1  
Producer Resource Center (888) 724-4267 Opt. 2  
www.SagicorLifeUSA.com

## GOLD SERIES FIXED INDEXED SINGLE PREMIUM WHOLE LIFE (not available in all states)

- Fixed Indexed Single Premium Whole Life
- Middle and Upper Income Market; Asset Transfer and Wealth Creation Potential; Higher Interest Credit Potential

### FEATURES:

- Immediate 10% Bonus Interest
- Chronic Illness Living Benefit: Pays a portion of the death benefit for 33 months, Trigger: 2 of 6 ADL's, Physician Certified No Confinement Required, \$250,000 Maximum Benefit (Chronic Illness Living Benefit not available in all states)
- Guaranteed Return of Premium from Day 1 (less any outstanding indebtedness and prior withdrawals)
- Issue Age: 18 to 85 (Age Last Birthday)
- Interest Crediting Strategy – 3 Options<sup>1</sup>:
  1. Declared Rate Strategy (Declared Rate Strategy) – 1 year term declared fixed rate, Minimum Guaranteed Interest Rate is 2%
  2. Indexed Strategy 1 (S&P 500® Index Strategy) – S&P 500® Index 1 year term with Cap, Minimum Cap is 4%, 100% Participation Rate
  3. Indexed Strategy 3 (Global Advantage Strategy) – Global Advantage Indexed 1 year term with Participation Rate, Minimum Participation Rate is 20%

**3 Indexes Used:** Russell® 2000 Index • EURO STOXX 50® Index • Hang Seng Index

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. The indexed strategies guarantee the credited rate will never be less than 0%.

- Loans: Allowed after the first year
- 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.

### SURRENDER CHARGES:

Yr 1	Yr 2	Yr 3	Yr 4	Yr 5	Yr 6	Yr 7	Yr 8	Yr 9	Yr 10	Yr 11+
12%	12%	11%	10%	9%	8%	7%	6%	4%	2%	0%

<sup>1</sup> For current rates please contact sales and marketing or visit the Producer's section of our website and download the Current Crediting Strategies/Rates PDF (Form 4062).

## GUARANTEED VALUES:

- Guaranteed Values are based on a Minimum Guaranteed Interest Rate of 2%, Guaranteed Cost of Insurance Rates and Guaranteed Policy Expense Charges.

## UNDERWRITING:

- Up to Table 4 issued Standard
- 2 rate classes: Non-Tobacco, Tobacco
- Point of Sale (POS) application process - 20 minute Accept or Referred to a Sagicor Underwriter for in-house review
- No Maximum Net Amount at Risk.
- \$5,000 minimum single premium, premiums over \$500,000 require Home Office approval.

## SAMPLE POLICY INFO<sup>2</sup>:

<b>Female Age 65, Standard Non-Tobacco, \$100,000 Single Premium</b>	
Guaranteed Death Benefit:	\$186,335
Guaranteed Cash Surrender Value Year 20:	\$134,730
Guaranteed Chronic Illness Monthly Benefit:	\$4,889

<sup>2</sup> Sample rates are based on the minimum credited interest rate, Guaranteed Cost of Insurance Rates and Guaranteed Charges.