



LIFE INSURANCE COMPANY

Product	Interest Rate/Cap/Participation Rate	Issue Ages (varies by state)	Minimum Premium	Surrender Charges	Features/Benefits
Platinum Series Fixed Indexed Universal Life	Declared Rate Strategy (Interest Rate - 4.0%) S&P 500® Index Strategy (Cap - 9.0%) Global Advantage Strategy <sup>1</sup> (Participation Rate - 25.0%) Minimum Guaranteed Interest Rate - 2.0%	15 days - 85 years	Minimum Face Amt. \$50,000	Surrender charges apply within the first 15 policy years - Based on per thousand of face amount, varies by age, gender and smoking status.	<ul style="list-style-type: none"> <li>• Three Distinct Crediting Strategies</li> <li>• Terminal Condition/Chronic Illness Benefit</li> <li>• Potential for Significant Growth</li> <li>• Preferred Loans after 10 years</li> <li>• Penalty-Free Withdrawals</li> </ul>
Platinum Series No Lapse Universal Life	Current Interest Rate - 4.0% Guaranteed Annual Interest Rate - 2.5%	15 days - 85 years	Minimum Face Amt. \$25,000	Surrender charges apply within the first 20 policy years - Based on per thousand of face amount, varies by age, gender and smoking status.	<ul style="list-style-type: none"> <li>• Partial withdrawals allowed after the 1<sup>st</sup> policy year</li> <li>• Preferred Loans after 10 years</li> <li>• Loans allowed after the policy has a cash value</li> <li>• Terminal Condition (included at no add'l charge)</li> <li>• Waiver of Monthly Deductions, Children's Term Rider and Accidental Death Benefit Rider (available for an add'l charge)</li> </ul>
Platinum Series Universal Life	Current Interest Rate - 4.0% Guaranteed Annual Interest Rate - 3.0%	15 days - 85 years	Minimum Face Amt. \$50,000	Surrender charges apply within the first 15 policy years - Based on per thousand of face amount, varies by age, gender and smoking status.	<ul style="list-style-type: none"> <li>• Partial withdrawals allowed after the 1<sup>st</sup> policy year</li> <li>• Preferred Loans after 10 years</li> <li>• Loans allowed after the policy has a cash value</li> <li>• Terminal Condition (included at no add'l charge)</li> <li>• Waiver of Monthly Deductions, Children's Term Rider, Accidental Death Benefit Rider (available for an add'l charge)</li> </ul>
Platinum Series Sage Advantage Fixed Indexed SPDA <sup>2</sup>	Declared Rate Strategy (Interest Rate - 2.0%) S&P 500® Index Strategy (Cap - 4.5%) Global Advantage Strategy (Participation Rate - 20.0%) Minimum Guaranteed Interest Rate Yrs 1 thru 13 - 2.0% Minimum Guaranteed Interest Rate Yrs 14 plus - 3.0%	15 days - 85 years	\$2,000	9 Years 8%, 8%, 8%, 8%, 7%, 6%, 5%, 3%, 1%	<ul style="list-style-type: none"> <li>• Three Distinct Crediting Strategies</li> <li>• Guaranteed Minimum Withdrawal Benefit</li> <li>• Potential for Significant Growth</li> <li>• Confinement Waiver</li> <li>• Penalty-Free Withdrawals</li> <li>• 5% Bonus Interest on Initial Premium</li> </ul>

<sup>1</sup> Not Available in NJ or in states where Sagicor is not licensed.

<sup>2</sup> Not available in MT or in states where Sagicor is not licensed.

**Rates reflect current rates only as of the date above. Current rates are not guaranteed and are subject to change at anytime and at the discretion of the company. Products not available in all states. Features and benefits may vary by state.**



LIFE INSURANCE COMPANY

Product	Interest Rate/Cap/Participation Rate	Issue Ages (varies by state)	Minimum Premium	Surrender Charges	Features/Benefits
Gold Series Fixed Indexed Single Premium Whole Life	Declared Rate Strategy (Interest Rate - 3.5%) S&P 500® Index Strategy (Cap - 7.0%) Global Advantage Strategy (Participation Rate 25.0%) Minimum Guaranteed Interest Rate - 2.0%	18 years - 85 years	\$5,000	10 Years (% of single prem.) 12%, 12%, 11%, 10%, 9%, 8%, 7%, 6%, 4%, 2%	<ul style="list-style-type: none"> <li>• Three Distinct Crediting Strategies</li> <li>• Potential for Significant Growth</li> <li>• Return of Premium</li> <li>• Terminal Condition/Chronic Illness Benefit</li> <li>• Point of Sale Underwriting</li> <li>• 10% Bonus Interest</li> </ul>
Gold Series Fixed Indexed 7 Pay Whole Life	Declared Rate Strategy (Interest Rate - 3.5%) S&P 500® Index Strategy (Cap - 7.0%) Global Advantage Strategy <sup>3</sup> (Participation Rate - 25.0%) Minimum Guaranteed Interest Rate - 2.0%	15 days - 80 years	Minimum Face Amt. \$25,001	7 Years Surrender Charge Factor <sup>4</sup> Per \$1,000 of Face Amount	<ul style="list-style-type: none"> <li>• Three Distinct Crediting Strategies</li> <li>• Potential for Significant Growth</li> <li>• Terminal Condition/Chronic Illness Benefit</li> <li>• Point of Sale Underwriting</li> </ul>
Gold Series Interest Sensitive Single Premium Whole Life	Current Declared Interest Rate Year 1 - 4.0% Current Declared Interest Rate Year 2+ - 3.0% (current declared interest rate years 2+ not guaranteed) Minimum Guaranteed Interest Rate - 3.0%	15 days - 85 years	\$5,000	10 Years (% of single prem.) 8%, 8%, 7%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	<ul style="list-style-type: none"> <li>• Return of Premium</li> <li>• Terminal Condition/Chronic Illness Benefit</li> <li>• Point of Sale Underwriting</li> </ul>
Gold Series Sage Choice Single Premium Deferred Annuity	First Year Initial Fixed Interest Rate - 2.5% Minimum Guaranteed Interest Rate Yrs 1 thru 10 - 2.0% Minimum Guaranteed Interest Rate Yrs 11 plus - 3.0%	15 days - 90 years	\$2,000	6 Years 7%, 7%, 7%, 6%, 5%, 3%	<ul style="list-style-type: none"> <li>• "Bailout Feature"<sup>5</sup></li> <li>• No Contract Expense Charges</li> <li>• Confinement/Terminal Illness Waiver of Surrender (inherent)</li> <li>• Penalty Free Withdrawals</li> <li>• Market Value Adjustment (MVA)<sup>6</sup></li> </ul>

<sup>3</sup> Not Available in MO or in states where Sagicor is not licensed.

<sup>4</sup> The Surrender Charge is equal to a factor multiplied by the Face Amount divided by \$1,000. Surrender Charge Factors may vary by issue age, sex (not in MT) and underwriting class.

<sup>5</sup> "Bailout Feature" - If after the first Contract Year, the renewal rate is lower than a rate that is 1% below the Initial Fixed Interest Rate, the Owner may request, within 30 days of notification, to receive the Accumulation Value without incurring a Surrender Charge.

<sup>6</sup> MVA not applicable in MO and PA.

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Page 2 of 2