

“YOUR LIFE CAN’T GO
ACCORDING TO PLAN
IF YOU HAVE NO PLAN.”



Products At A Glance

Sagicor Life Insurance Company “Sagicor” is licensed in 44 states and the District of Columbia, a licensed reinsurer in 44 states and DC and a third-party administrator in all 50 US states. Sagicor 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 a full-service life insurance company offering a wide range of competitive products consisting of universal life, term life, annuities and critical illness products. In addition, the Company provides third-party administration to unaffiliated companies through a flexible and efficient policy administration system for processing life insurance and annuity products.



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PERMANENT LIFE

Product	Features	Issue Ages	Riders, Benefits & Surrender Charges																								
Gold Series Whole Life	<ul style="list-style-type: none"> Guaranteed Level Premiums Guaranteed Cash Value Accumulation and Death Benefit Non-Participating Simplified Issue Process Risk Classes - Standard Juvenile, Preferred NT, Standard Plus NT, Standard NT, Preferred T, Standard T Policy Loans available Minimum Face Amount - \$25,000¹ Maximum Face Amount - \$249,999 	<ul style="list-style-type: none"> 15 Days - 17 Yrs Juvenile Band 1 \$25,000 - \$99,999 Juvenile Application 18 Yrs - 65 Yrs Band 1 \$25,000 - \$99,999 Band 2 \$100,000 - \$249,999 Simplified Issue 66 Yrs - 88 Yrs Band 1 \$25,000 - \$99,999 Band 2 \$100,000 - \$249,999 Fully Underwritten 	<ul style="list-style-type: none"> Accelerated Benefit for Terminal Condition Rider (included at no add'l charge) Waiver of Premium Rider (add'l charge) Accidental Death Benefit Rider (add'l charge) 																								
Gold Series Fixed Indexed 7 Pay Whole Life	<ul style="list-style-type: none"> 7 Level Annual Payments to purchase a Paid Up Plan Guaranteed Death Benefit and Cash Value Minimum Premium- \$25,001 (No Maximum) (Standard Juvenile Max Face Amt: \$250,000) 3 Distinct Crediting Strategies (Blended Global Basket Indexed Strategy Available) Non-Med Point of Sale Process Issued Standard through Table 4 Can be funded with the SPIA Loans allowed after the Policy has a cash value² Free Partial Withdrawals allowed after beginning of 8th Policy Year May avoid MEC - Modified Endowment Contract Status 	<ul style="list-style-type: none"> 15 Days - 80 Yrs <p>3 Risk Classes: Standard Juvenile (15 Days - 17 Yrs) Standard NT Standard T</p>	<ul style="list-style-type: none"> Accelerated Benefit rider for Terminal Condition & Chronic Illness³ (included at no add'l charge and no confinement required) Surrender Charge: Seven (7) years - per thousand of face amount and varies by issue age, gender and smoking status. 																								
Gold Series Fixed Indexed Single Premium Whole Life	<ul style="list-style-type: none"> Immediate 10% Bonus Interest Minimum Single Premium - \$5,000 (No Maximum) Non-Med Point of Sale Process Issued Standard through Table 4 Guaranteed Return of Premium from Day 1 (less any outstanding indebtedness and prior withdrawals) 3 Distinct Crediting Strategies (Blended Global Basket Indexed Strategy Available) Policy Loans available after first policy year Partial Withdrawals allowed at any time. Minimum partial withdrawal is \$500. 	<ul style="list-style-type: none"> 18 Yrs - 85 Yrs <p>2 Risk Classes: Standard NT Standard T</p>	<ul style="list-style-type: none"> Accelerated Benefit rider for Terminal Condition & Chronic Illness³ (included at no add'l charge and no confinement required) Surrender Charges: <table border="1" data-bbox="1166 1528 1448 2060"> <thead> <tr> <th>Contract Year</th> <th>Surrender Charge</th> </tr> </thead> <tbody> <tr><td>1</td><td>12%</td></tr> <tr><td>2</td><td>12%</td></tr> <tr><td>3</td><td>11%</td></tr> <tr><td>4</td><td>10%</td></tr> <tr><td>5</td><td>9%</td></tr> <tr><td>6</td><td>8%</td></tr> <tr><td>7</td><td>7%</td></tr> <tr><td>8</td><td>6%</td></tr> <tr><td>9</td><td>4%</td></tr> <tr><td>10</td><td>2%</td></tr> <tr><td>11+</td><td>0%</td></tr> </tbody> </table> 	Contract Year	Surrender Charge	1	12%	2	12%	3	11%	4	10%	5	9%	6	8%	7	7%	8	6%	9	4%	10	2%	11+	0%
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PERMANENT LIFE (CONT'D)

Product	Features	Issue Ages	Riders, Benefits & Surrender Charges																						
Gold Series Interest Sensitive Single Premium Whole Life	<ul style="list-style-type: none"> Guaranteed Return of Premium from Day 1 (less, Surrender Charges, less any indebtedness, less any Withdrawals and less any Accelerated Benefits paid out) Minimum Single Premium - \$5,000 (No Maximum) Non-Med Point of Sale Process Issued Standard through Table 4 Loans and Withdrawals permitted Minimum Guaranteed Interest Rate 3% 	<ul style="list-style-type: none"> 15 Days - 85 Yrs 2 Risk Classes: Standard NT Standard T 	<ul style="list-style-type: none"> Accelerated Benefit rider for Terminal Condition & Chronic Illness³ (included at no addt'l charge and no confinement required) Surrender Charges: <table border="1" data-bbox="1161 325 1445 808"> <thead> <tr> <th>Contract Year</th> <th>Surrender Charge</th> </tr> </thead> <tbody> <tr><td>1</td><td>8%</td></tr> <tr><td>2</td><td>8%</td></tr> <tr><td>3</td><td>7%</td></tr> <tr><td>4</td><td>7%</td></tr> <tr><td>5</td><td>6%</td></tr> <tr><td>6</td><td>5%</td></tr> <tr><td>7</td><td>4%</td></tr> <tr><td>8</td><td>3%</td></tr> <tr><td>9</td><td>2%</td></tr> <tr><td>10</td><td>1%</td></tr> </tbody> </table> 	Contract Year	Surrender Charge	1	8%	2	8%	3	7%	4	7%	5	6%	6	5%	7	4%	8	3%	9	2%	10	1%
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UNIVERSAL LIFE

Product	Features	Issue Ages	Riders, Benefits & Surrender Charges
Platinum Series Fixed Indexed Universal Life	<ul style="list-style-type: none"> Minimum Face Amount - \$50,000 (No Maximum) 2 Death Benefit Options: Level Death Benefit (option A) Accumulation Value in Addition to the Face Amount (option B) 3 Distinct Crediting Strategies (Blended Global Basket Indexed Strategy Available) Loans allowed after the 1st policy year Preferred Loans after ten (10) years One Partial Withdrawal per year after the 1st policy year (\$25 Transaction Fee per withdrawal) Guaranteed Interest Rate 2% 	<ul style="list-style-type: none"> 15 Days - 85 Yrs Fully Underwritten 6 Risk Classes: Standard Juvenile (15 Days - 17 Yrs) Super Preferred NT Preferred NT Standard NT Preferred T Standard T 	<ul style="list-style-type: none"> Accelerated Benefit rider for Terminal Condition & Chronic Illness³ (included at no addt'l charge and no confinement required) Waiver of Monthly Deductions Rider (addt'l charge) Children's Term Rider (addt'l charge) Accidental Death Benefit Rider (addt'l charge) Surrender Charge: Fifteen (15) years - per thousand of face amount and varies by issue age, gender and smoking status.
Platinum Series No Lapse Universal Life	<ul style="list-style-type: none"> Minimum Face Amount - \$25,000¹ (No Maximum) One Partial Withdrawal per year after the 1st policy year (\$25 Transaction Fee per withdrawal) Simplified Issue Process Minimum Guaranteed Interest Rate 2.5% Loans allowed after the policy has a Cash Surrender Value 2 Death Benefit Options: Level Death Benefit (option A) Accumulation Value in Addition to the Face Amount (option B) 	<ul style="list-style-type: none"> 15 Days - 17 Yrs Juvenile Band 1 \$25,000 - \$99,999 Juvenile Application 18 Yrs - 65 Yrs Band 1 \$25,000 - \$99,999 Band 2 \$100,000 - \$249,999 Simplified Issue 66 Yrs - 85 Yrs Band 1 \$25,000 - \$99,999 Band 2 \$100,000 - \$249,999 Fully Underwritten 18 Yrs - 85 Yrs Band 3, 4, 5 \$250,000 and over Fully Underwritten 	<ul style="list-style-type: none"> Accelerated Benefit for Terminal Condition Rider (included at no addt'l charge) Waiver of Monthly Deductions Rider (addt'l charge) Children's Term Rider⁴ (addt'l charge) Accidental Death Benefit Rider (addt'l charge) Surrender Charge: Twenty (20) years - per thousand of face amount and varies by issue age, gender and smoking status.

UNIVERSAL LIFE (CONT'D)

Product	Features	Issue Ages	Riders, Benefits & Surrender Charges
Platinum Series Universal Life	<ul style="list-style-type: none"> Minimum Face Amount - \$50,000 (No Maximum) One Withdrawal per year after the 1st policy year (\$25 Service Fee per withdrawal) Guaranteed Annual Interest Rate 3% Loans allowed after the policy has a Cash Surrender Value 2 Death Benefit Options: Level Death Benefit (option A) Accumulation Value in Addition to the Face Amount (option B) No Lapse Guarantee Preferred Loans after ten (10) years 	<ul style="list-style-type: none"> 15 Days - 85 Yrs <p>Fully Underwritten 6 Risk Classes: Standard Juvenile (15 Days - 17 Yrs) Super Preferred NT Preferred NT Standard NT Preferred T Standard T</p> <p>Sub-standard rating up to table 16</p>	<ul style="list-style-type: none"> Accelerated Benefit Rider for Terminal Condition (included at no addt'l charge) Waiver of Monthly Deductions Rider (addt'l charge) Children's Term Rider (addt'l charge) Accidental Death Benefit Rider (addt'l charge) Surrender Charge: Fifteen (15) years - per thousand of face amount and varies by issue age, gender and smoking status.

TERM LIFE

Product	Features	Issue Ages	Riders & Benefits
Platinum Series 10/20/30 Year Term	<ul style="list-style-type: none"> Guaranteed Level Premiums Minimum Death Benefit - \$100,000 Maximum Death Benefit - \$5,000,000 Policy Fees: 10 Yr Trm Annually - \$65.00 (\$32.50 if spousal policy) 20/30 Yr Trm Annually - \$100.00 (\$50.00 if spousal policy) Fully Underwritten Convertible to age 70 Sub-standard rating up to Table 8 	<ul style="list-style-type: none"> 10 Year Term 18 - 75 20 Year Term 18 - 65 30 Year Term (Female & Male NT) 18 - 50 30 Year Term (Male Tobacco) 18 - 45 <p>5 Risk Classes: Super Preferred NT Preferred NT Standard NT Preferred T Standard T</p>	<ul style="list-style-type: none"> Accelerated Benefit Rider for Terminal Condition or Nursing Home Confinement (included at no addt'l charge) Waiver of Premium Rider (addt'l charge) Accidental Death Benefit Rider (addt'l charge) Children's Term Rider (addt'l charge)
Gold Series 10/20/30 ZZ Term	<ul style="list-style-type: none"> Guaranteed Level Premiums Non-Med Point of Sale Process Issued Standard through Table 2 Minimum Death Benefit - \$25,001⁵ Maximum Death Benefit - \$300,000 (18 Yrs - 50 Yrs) \$250,000 (51 Yrs - 60 Yrs) \$200,000 (61 Yrs - 65 Yrs) \$150,000 (66 Yrs - 70 Yrs) \$100,000 (71 Yrs - 75 Yrs) Policy Fees: Annually - \$100.00 (\$50.00 if spousal policy) Convertible to age 70 	<ul style="list-style-type: none"> 10 Year Term 18 - 75 20 Year Term 18 - 65 30 Year Term 18 - 55 <p>3 Risk Classes: Preferred NT Standard NT Standard T</p>	<ul style="list-style-type: none"> Accelerated Benefit Rider for Terminal Condition or Nursing Home Confinement (included at no addt'l charge) Waiver of Premium Rider (addt'l charge) Accidental Death Benefit Rider (addt'l charge) Children's Term Rider (addt'l charge)

ANNUITIES

Product	Features	Issue Ages	Riders, Benefits & Surrender Charges																								
Platinum Series Sage Advantage Fixed Indexed Single Premium Deferred Annuity ³	<ul style="list-style-type: none"> Potential for Significant Cash Value Growth Immediate 5% Bonus Interest Minimum Premium - \$2,000 3 Distinct Crediting Strategies Tax-Deferred Growth Withdrawals⁶ - 10% of Account Value may be withdrawn without Surrender Charges after first contract year. (Withdrawals are cumulative up to 50% of the account value) Guaranteed Minimum Withdrawal Benefit (Beginning Contract Year 13 through the 32nd Contract Year) 	<ul style="list-style-type: none"> 15 Days - 85 Years 	<ul style="list-style-type: none"> Surrender Charges: <table border="1" data-bbox="1086 205 1369 724"> <thead> <tr> <th colspan="2">Non-Bonus Version</th> </tr> <tr> <th>Contract Year</th> <th>Surrender Charge</th> </tr> </thead> <tbody> <tr><td>1</td><td>8%</td></tr> <tr><td>2</td><td>8%</td></tr> <tr><td>3</td><td>8%</td></tr> <tr><td>4</td><td>8%</td></tr> <tr><td>5</td><td>7%</td></tr> <tr><td>6</td><td>6%</td></tr> <tr><td>7</td><td>5%</td></tr> <tr><td>8</td><td>3%</td></tr> <tr><td>9</td><td>1%</td></tr> <tr><td>10+</td><td>0%</td></tr> </tbody> </table> 	Non-Bonus Version		Contract Year	Surrender Charge	1	8%	2	8%	3	8%	4	8%	5	7%	6	6%	7	5%	8	3%	9	1%	10+	0%
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Gold Series Single Premium Immediate Annuity	<ul style="list-style-type: none"> Guaranteed Income Stream Minimum Premium- \$5,000 (No Maximum) Policy Fees & Charges: None 30 Day Free Look Provision Can be used to fund Fixed Indexed 7 Pay Whole Life Annuitant Payout⁷ Options: Period Certain⁸, Life Income, Life Income with Period Certain⁸, Joint Life Income, Joint Life with Period Certain⁸ <ul style="list-style-type: none"> Payout Option Frequency: Monthly, Quarterly, Semi-annually, Annually 	<ul style="list-style-type: none"> 15 Days - 85 Years 	<ul style="list-style-type: none"> One-Time Withdrawal Rider⁹ (included at no addt'l charge) 																								
Gold Series Sage Choice Single Premium Deferred Annuity	<ul style="list-style-type: none"> Guaranteed Minimum Fixed Interest Rate 2% in Years 1 - 10 and 3% Years 11+ Minimum Premium - \$2,000 No Expense Charges Penalty Free Withdrawal¹⁰ - 10% of the Maximum Free Percentage each contract year Bailout Feature¹¹ Market Value Adjustment (MVA)¹² Monthly Interest Option (MIO) Full Account Value payable at Death 	<ul style="list-style-type: none"> 15 Days - 90 Years 	<ul style="list-style-type: none"> Confinement/Terminal Illness Waiver of Surrender (included at no addt'l charge) Surrender Charges: <table border="1" data-bbox="1086 1575 1369 1932"> <thead> <tr> <th>Contract Year</th> <th>Surrender Charge</th> </tr> </thead> <tbody> <tr><td>1</td><td>7%</td></tr> <tr><td>2</td><td>7%</td></tr> <tr><td>3</td><td>7%</td></tr> <tr><td>4</td><td>6%</td></tr> <tr><td>5</td><td>5%</td></tr> <tr><td>6</td><td>3%</td></tr> <tr><td>7+</td><td>0%</td></tr> </tbody> </table> 	Contract Year	Surrender Charge	1	7%	2	7%	3	7%	4	6%	5	5%	6	3%	7+	0%								
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- 1 In NC, Minimum Face Amount is \$25,001.
- 2 In some states, loans are allowed once the policy has cash value. In other states, loans are allowed after the first policy anniversary. Please see the applicable Product Guide for your state.
- 3 Not available in all states.
- 4 Not available under Juvenile Application or Simplified Issue.
- 5 Minimum amount may vary in some states.
- 6 Withdrawals of all or part of the value in your annuity before the end of the term of the contract may result in withdrawal or surrender charges and/or a reduction in the interest rate credited to the annuity including loss of indexed interest. Earnings are taxable as ordinary income when withdrawn and if taken before age 59 1/2 may be subject to a 10% federal tax penalty. The guarantees of the annuity are based on the financial strength and claims-paying ability of the underlying insurance company.
- 7 The Proceeds of the Contract will be determined by the Annuitant's age and sex. In Montana, the Proceeds of the Contract will be determined by the Annuitant's age only.
- 8 Period Certain only, minimum payment period is 5 years.
- 9 For the Period Certain, Life Income with Period Certain and Joint Life with Period Certain, this Rider provides for a one time withdrawal of up to 30% of the withdrawal base at any time during the period beginning with the first contract anniversary through the end of the guaranteed period. Exercise of the onetime withdrawal will result in a reduced annuity income payment. This rider may be exercised only by the original owner, meaning the owner as of the contract date. The minimum withdrawal amount is \$2,500. This Rider may not be available in all states. This Rider is not available when the SPIA product is sold in combination with any other Sagicor product.
- 10 Withdrawals made before age 59 1/2 may be subject to federal income tax penalties. \$100 minimum withdrawal.
- 11 Part of the Penalty Free Withdrawal Provision is known as the "Bailout Feature". If after the first Contract Year, the renewal rate 1% (or more) 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 or MVA. The "Bailout Feature" is only available the first time that a Declared Fixed Interest Rate is 1% (or more) below the Contract's Initial Fixed Interest Rate.
- 12 MVA not applicable in MO and PA.

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