



FISPWL

Fixed Indexed Single Premium
Whole Life Insurance

CONSUMER BROCHURE

Wise Financial Thinking for Life

Sagicor Life 

FISPWL

Consumer Brochure

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 45 states plus the District of Columbia. Sagicor is rated "A-" (Excellent) by A.M. Best Company (4th best out of 16 possible ratings). This rating is based on Sagicor's financial strength and ability to meet its ongoing obligations. Sagicor is a wholly-owned subsidiary of Sagicor Financial Corporation, one of the oldest insurance groups in the Americas, with operations in 22 countries, mainly in 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 [SagicorLifeUSA.com](https://www.SagicorLifeUSA.com) or call (888) SAGICOR.

Why should you consider Sagicor's 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 market accounts and annuities.

Re-allocating some of your assets to Sagicor's Fixed Indexed Single Premium Whole Life (FISPWL) Product may provide many additional opportunities and choices for your money, such as:

- Sophisticated indexed-linked crediting strategies for greater upside potential and downside protection.
- Increased estate value.
- Control and access to your money for emergencies and opportunities through policy loans and partial withdrawals.
- Living benefits to help pay for the expenses or care associated with a terminal condition or a chronic illness.
- Transferring money efficiently to heirs.

Sagicor's FISPWL is available through Accelewriting®?

Sagicor's Accelewriting® process is an automated underwriting system that provides an underwriting decision in minutes and eliminates the need for a face-to-face meeting with an agent and telephone interview. In some cases, additional requirements may be required, such as medical exams, bodily fluids and Attending Physician's Statements (APS).¹ These cases will automatically be referred to underwriting without the need for a new application which provides a 'fast track' to the underwriting review and approval process.

Sagicor's Accelewriting® process is used with our eApplication at the point of sale with policy eDelivery available. The minimum single premium amount is \$5,000 and policies are available from ages 18 years to 85 years.

Features & Benefits

BONUS

10% of the single premium paid is automatically applied to the policy at issue.

GUARANTEED INTEREST

A lifetime minimum guaranteed interest rate of 2% eliminates the worry of market volatility plus your policy has future interest upside potential, guaranteed.

100% GUARANTEED RETURN OF PREMIUM

Your single premium payment is guaranteed from day one. In the unlikely event that you surrender your policy, you are guaranteed to receive at least 100% of your initial premium back, less any outstanding loans, withdrawals or Accelerated Benefits paid out.

PARTIAL WITHDRAWALS

Partial Withdrawals² are allowed at any time. A withdrawal charge will apply if the partial withdrawal is taken during the surrender charge period. Withdrawals will reduce the policy face amount. The minimum partial withdrawal is \$500.

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. Death benefits are limited if the insured dies by suicide within two years from the policy date or the maximum required by law. Please see policy for details.

LOANS

Loans are available anytime after the first policy year for emergencies and opportunities.³

TRIPLE TAX ADVANTAGE

Sagicor's Fixed Indexed Single Premium Whole Life policy provides tax-deferred interest earning on the cash value account, the compounding of interest on interest is tax-deferred and the death benefit is free from federal income taxes, in most cases.⁴

RIGHT TO EXAMINE POLICY

All premiums paid, considerations, fees or charges will be refunded if the policy is returned to Sagicor, or one of our representatives, for cancellation within 30 days after the policy is delivered. The policy will be deemed void from its beginning.

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. The surrender charge schedule will not affect your 100% Guaranteed Return of Premium.

YEAR	1 st	2 nd	3 rd	4 th	5 th	6 th
CHARGE %	12%	12%	11%	10%	9%	8%

YEAR	7 th	8 th	9 th	10 th	11 th +
CHARGE %	7%	6%	4%	2%	0%

Interest Crediting Options

Sagicor's Fixed Indexed Single Premium Whole Life offers three distinct crediting strategies for diversification. You can transfer or change interest crediting strategies at the end of each 1-year term period, subject to policy provisions.

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.

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.

GLOBAL LOOK-BACK ADVANTAGE INDEXED 1 YEAR TERM WITH PARTICIPATION RATE (Indexed Strategy 3)

This is a one year point-to-point indexed strategy that utilizes the Hang Seng®, Russell 2000® and Euro Stoxx 50® indices.

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Accelerated Benefit Insurance Rider

The Accelerated Death Benefit Rider is included at no additional cost. This rider advances a portion of the death benefit to the owner, prior to the insured's death, in the event of a Terminal Condition or a Chronic Illness. The death benefit of the policy must exceed \$25,000 to be eligible for any acceleration. The maximum accelerated benefit available is the lesser of \$250,000 or the policy death benefit less \$25,000. A one-time administrative fee, the lesser of \$250 or the maximum allowed by state law, will be deducted from the elected accelerated benefit amount. Only one type of Accelerated Death Benefit is payable; the owner cannot receive a payment based on a Terminal Condition and a payment based on a Chronic Illness. See the policy for additional details including state variations, fees, limitations and exclusions.

TERMINAL CONDITION BENEFIT

A terminal condition can be devastating for you and your family. Terminal Condition means the insured's death is expected within 12 months or less. The elected accelerated benefit amount will be paid in a lump sum.

CHRONIC ILLNESS BENEFIT

A chronic illness can limit your ability to perform life's daily living functions. Chronic Illness means that the insured is unable to perform, without substantial assistance from another individual, at least 2 of 6 Activities of Daily Living (ADLs) for a period that is expected to last at least 90 days due to a loss of functional capacity.

The Activities of Daily Living are: Eating, Toileting, Transferring/Walking, Bathing, Dressing, Continence.

The benefit will be paid out in 33 equal monthly installments. In some states, the policy owner may choose to receive a portion of the accelerated death benefit amount due to a chronic illness as a lump sum payment. If a lump sum payment is chosen, the amount of the payment will be 90% of the elected portion of the accelerated death benefit amount.

FOOTNOTES

1. Issuance of the policy may depend upon the answers to the health questions set forth in the application.
2. Not available in Minnesota.
3. Loans of any interest earnings from single premium whole life prior to age 59 1/2 may be subject to tax penalties. Loans are subject to an interest rate defined in the policy.
4. The information in this brochure is based on our understanding of current applicable tax law and is not intended as legal or tax advice. We suggest that you consult with your attorney, accountant or tax advisor.

Sagicor Life Insurance Company

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Client Services

(888) 724-4267 Ext. 4610

Fixed Indexed Single Premium Whole Life is issued by Sagicor Life Insurance Company
(Home Office: Scottsdale, Arizona).

This material is for informational purposes. If there is a conflict with the policy and rider, the terms of the applicable policy and rider control. In order to obtain a complete understanding, please read the policy or rider provisions carefully as this is not intended to be a substitute for the policy or rider. Neither Sagicor Life Insurance Company nor its agents provide tax, legal or accounting advice. Please consult with your tax and/or legal advisor for information specific to your situation.

Policies and riders not available in all states. State variations may apply.

Policy Forms: 1005, 6013, 6018, 6024 and 6033

**Not FDIC insured • Not insured by any federal agency
Not a deposit or other obligation of the bank • Not bank guaranteed**