

How Does Sagicor's Sage IUL Compare with the Competition?

Sagicor's Sage IUL provides your clients with greater wealth accumulation potential on a tax-deferred basis, with the protection from stock market fluctuations. Check out the product features and chart below to see how we compare.

- **Sagicor's Sage IUL is available through Accelewriting® with NO telephone interview ever**
 - Opportunity for an underwriting decision at point-of-sale, up to \$1M in death benefit (depending on age)
- Built-in Chronic Illness Accelerated Benefit rider, for NO additional upfront cost or additional underwriting
- Multiple crediting strategy options for a customized approach
- Persistency bonus opportunity of .5% starting year 11
- Potential for greater cash accumulation, with protection from downturns in the market
- Tax-advantaged growth, distributions, and death benefit

SAGE IUL CASH VALUE ACCUMULATION TEST COMPARISON*

The comparison chart below is a representative sampling of Universal Life products using equivalent criteria. There may be lower premium products in the marketplace that are not shown.

	Sagicor Sage IUL	Carrier A	Carrier B	Carrier C	Carrier D
CV age 65	\$194,784	\$160,424	\$178,783	\$162,994	\$180,053
DB age 65	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000
CV age 85	\$641,585	\$467,727	\$568,723	\$371,168	\$548,363
DB age 85	\$834,061	\$579,982	\$597,159	\$500,000	\$659,908
Target Premium	\$8,970	\$8,179	\$8,405	\$7,825	\$8,485
Illustrated Rate	7.00%	6.86%	6.60%	6.13%	6.38%
Life Ins. Test	CVAT	CVAT	CVAT	CVAT	CVAT
S&P CAP	12.00%	11.75%	11.00%	10.00%	10.50%

*Source: Sagicor Life Insurance Company, April 1, 2019. The chart above was compiled via WinFlex and, 10 IUL carriers were illustrated, then narrowed down to 4 carriers based on the following criteria and similar IUL products: male, age 45, preferred NT, Arizona issue state, \$10,000/year premium for 10 years, \$500,000 level Death Benefit. Each carrier illustrated using S&P 500 CAP® Strategy, 1-year point-to-point, maximum illustrated rate.

NEED MORE INFORMATION?

For additional materials, product details and quick links, [click here](#).

HAVE QUESTIONS?

If you have any questions, please call the Producer Resource Center (PRC) at **888-724-4267, extension 4680** or email PRC@SagicorLifeUSA.com.

Sagicor Life Insurance Company issues life and annuity products. Home Office: Scottsdale, Arizona.

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