

THE ULTIMATE MULTI-TASKER

Fixed Indexed Single Premium Whole Life



Over time, your clients may have accumulated money in vehicles such as Certificates of Deposit (CDs), Annuities, or Bonds.

If so, your client may want to consider allocating some of their assets into a Sagicor Fixed Indexed Single Premium Whole Life (FISPWL) Insurance Policy, which provides:

- ✓ Immediate 10% bonus on single premium paid at issue
- ✓ Guaranteed Return of Premium¹ from Day 1
- ✓ A legacy with a guaranteed death benefit and upside potential
- ✓ Funds to help with a chronic illness or a terminal condition² - with no additional cost or underwriting
- ✓ A Tax efficient method of passing money directly to named beneficiaries while avoiding probate costs³

With the speed of Accelewriting[®], your client does not have to complete a telephone or senior supplement interview⁴, ever.

THE ULTIMATE MULTI-TASKER HYPOTHETICAL EXAMPLE⁵

Joan is a 65 year old Female, Standard Non-Tobacco Risk with \$100,000 in available assets.

Joan wants access to some funds in case of a chronic illness or a terminal condition², as well as, death benefit proceeds to be distributed to her spouse and adult child when she dies.

The example below is hypothetical in nature and values shown, other than guaranteed minimum values are not guarantees. And, this example is not intended to be used with the general public.

| Joan's \$100,000 Initial Premium | | |
|---|------------------------|-------------------------------|
| Sagicor FISPWL (100% in Global Multi-Index Strategy w/65% PAR) | | |
| Policy Year | Guaranteed Values | Non-Guaranteed/Current Values |
| Joan Dies | | |
| End of Year 1 | \$221,596 | \$227,598 |
| End of Year 15 | \$186,335 | \$196,472 |
| Joan Cancels | | |
| Day One | \$100,000 | \$100,000 |
| End of Year 15 | \$125,402 | \$134,780 |
| Joan suffers a chronic health problem making her unable to perform 2 of the 6 Activities of Daily Living⁶ on her own. | | |
| Chronic Illness End of Year 1 | \$196,596 ⁷ | \$202,598 ⁷ |

Insurance Professional Only. No Public Distribution.

Sagicor is rated "A-" (Excellent) by A.M. Best Company (4th best out of 16 possible ratings).
Rating based on the claims-paying ability of issuing insurer.

FOOTNOTES

- ¹ Less any indebtedness, withdrawals or Accelerated Benefits paid out.
- ² Inherent Accelerated Death Benefit rider due to a chronic illness or a terminal condition. Included at no additional cost. Only one type of Accelerated Death Benefit is payable. See the policy for details.
- ³ Insurance death benefits are generally free from income tax. This information is based on our understanding of current applicable tax laws and is not intended as legal or tax advice. We suggest your client(s) consult their accountant, attorney or tax advisor.
- ⁴ Issuance of the policy may depend upon the answers to the health questions set forth in the application.
- ⁵ Death Benefit, Chronic Illness Benefit, and cancellation examples are based on an illustration for a 65 year old Female, Arizona issue state, standard non-tobacco, Fixed Indexed Single Premium Whole Life Insurance Policy.
- ⁶ Activities of Daily Living are: eating, bathing, dressing, toileting, transferring/walking and continence.
- ⁷ Monthly Chronic Illness Benefit will be paid out in 33 equal monthly installments. In some states a lump sum payment may be elected (payment will be 90% of elected amount). A one-time Administrative Fee, equaling the lesser of \$250 or maximum allowed by state law, will be deducted from the first payment or lump sum.

Products issued by Sagicor Life Insurance Company. Home Office: Scottsdale, Arizona. Products have limitations and restrictions including surrender charges. Not available in all states and variations may apply. Guarantees are based on the claims-paying ability of Sagicor. Withdrawals prior to age 59 ½ may be subject to ordinary income tax and a 10% IRS tax penalty. Sagicor does not provide tax or estate planning advice. Client(s) should consult tax advisor(s). Rates reflect current rates as of March 30, 2019. Current rates are not guaranteed and are subject to change at anytime and at the discretion of the company.

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

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