



# WealthCare

## Indexed Single Premium Universal Life

Life Insurance Illustration  
Prepared on October 13, 2022 for  
**Jenny Client**

Presented by  
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Product issued by  
**Sagikor Life Insurance Company**

### WISE FINANCIAL THINKING FOR LIFE®

We are committed to helping protect our family, friends and neighbors by helping them make wise financial decisions today to ensure that they're protected tomorrow.

Sagikor Life Insurance Company (Sagikor) is rated "A-" (Excellent) by A.M. Best Company (4<sup>th</sup> best out of 16 possible ratings), affirmed as of November 4, 2021. This rating is based on Sagikor's financial strength and ability to meet its ongoing obligations.

Founded in 1954, Sagikor is also wholly-owned by one of the oldest insurance groups in the Americas, with operations in 19 countries.

To learn more about Sagikor, visit our website at [Sagikor.com](http://Sagikor.com).

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THIS ILLUSTRATION ASSUMES THAT THE CURRENTLY ILLUSTRATED NONGUARANTEED ELEMENTS WILL CONTINUE UNCHANGED FOR ALL YEARS SHOWN. THIS IS NOT LIKELY TO OCCUR, AND ACTUAL RESULTS MAY BE MORE OR LESS FAVORABLE THAN THOSE SHOWN.



Jenny Client  
Female, 60, Preferred Non-Tobacco

## ILLUSTRATION SUMMARY

Please review the below as it outlines important information regarding this policy illustration. Only those account allocations chosen are listed.

<b>Proposed Insured</b>	Jenny Client, Female, 60, Preferred Non-Tobacco
<b>Issue State</b>	Arizona
<b>Face Amount</b>	\$211,546
<b>Single Premium</b>	\$100,000.00
<b>1035 Exchange Amount</b>	\$0.00
<b>Total Single Premium</b>	\$100,000.00
<b>Illustrated Account Allocation(s)</b>	100% iShares® ESG Aware MSCI USA ETF – Par Strategy

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## TAXATION OF LIFE INSURANCE

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### MEC CALCULATIONS (7 PAY PREMIUMS)

In order to receive favorable tax treatment of distributions (including loans and withdrawals) under the Internal Revenue Code, a life insurance policy must satisfy a 7 Pay Premium limitation during the first seven years and during seven years after certain policy changes. Failure to satisfy this limitation makes the policy a Modified Endowment Contract (MEC) and causes distributions to be taxable to the extent that there is a gain in the policy. In addition, there is a penalty of 10.00% of taxable income for distributions from such policies before age 59½ with certain exceptions.

### MODIFIED ENDOWMENT CONTRACT

As illustrated, your policy may be a MEC and subject to special taxation rules. Please consult your tax advisor for more information.

## SUMMARY OF BENEFITS

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Below are additional benefits to the base life insurance policy, automatically included at no additional cost.

### Accelerated Death Benefit Rider

An accelerated death benefit is an advance of a portion of the death benefit prior to the insured's death due to a chronic illness or a terminal condition; subject to an administrative fee of \$250, or the maximum allowed by law.

### Return of Premium Rider

Upon full surrender of the policy, this rider provides a return of premium, less any withdrawals, indebtedness, and benefit payments.

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## ABOUT INDICES OFFERED\*

Sagikor's WealthCare Indexed Single Premium Universal Life allows you to allocate premiums to a choice of crediting strategies, including index crediting strategies. These index strategies allow for interest crediting linked to a stock market index, while also protecting your principal and any past interest credited. Once interest is credited to your chosen account(s), it cannot be lost due to negative stock market index performance. Sagikor's WealthCare Indexed Single Premium Universal Life also offers the opportunity for increased crediting through a High Cap and a High Par (Participation Rate) strategy for an annual charge of 1.00%. This charge will only apply to the High Cap strategy and High Par strategy account values, if applicable. Guarantees based on the claims-paying ability of Sagikor.

### S&P 500® Index

The S&P 500® Index is a capitalization-weighted index of 500 stocks. The Index is designed to measure performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries.

**S&P 500® Index benchmark:** S&P 500® Index  
**S&P 500® Index ticker symbol:** SPX

### iShares® MSCI EAFE ETF

The iShares MSCI EAFE ETF seeks to track the investment results of an index composed of large- and mid-capitalization developed market equities, excluding the U.S. and Canada.

**iShares ETF benchmark:** MSCI EAFE Index  
**iShares ETF ticker symbol:** EFA

### iShares® MSCI Emerging Markets ETF

The iShares MSCI Emerging Markets ETF seeks to track the investment results of an index composed of large- and mid-capitalization emerging market equities.

**iShares ETF benchmark:** MSCI Emerging Markets Index  
**iShares ETF ticker symbol:** EEM

### iShares® ESG Aware MSCI USA ETF

The iShares ESG Aware MSCI USA ETF seeks to track the investment results of an index composed of U.S. companies that have positive environmental, social and governance characteristics as identified by the index provider while exhibiting risk and return characteristics similar to those of the parent index.

**iShares ETF benchmark:** MSCI USA Extended ESG Focus Index  
**iShares ETF ticker symbol:** ESGU

Depending on the crediting strategy you choose, the amount of interest crediting you'll receive is determined by its participation rate (Par) or interest rate ceiling (Cap), and will never be less than 0.00%.

### Interest Rate Cap (Cap)

A Cap is a ceiling that credits up to a specified limit of the index return.

**Example:** If the index linked to the crediting strategy gained 10.00% and the Cap rate was 8.00%, then your annual interest credit would be 8.00%.

### Participation Rate (Par)

A Par is a percentage of the gain that credits a portion of the index return.

**Example:** If the index linked to the crediting strategy gained 10.00% and the Par rate was 65.00%, then your annual interest credit would be 6.50%.

\*Index crediting strategies may not be available in all states.

Jenny Client  
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## ABOUT INDICES OFFERED, *continued*

Base Index Strategy Options	Maximum Illustrated Interest Rate	5 – Year Average	10 – Year Average	15 – Year Average
S&P 500® Index – Cap Strategy	4.94%	6.00%	6.00%	5.24%
S&P 500® Index – Par Strategy	5.31%	8.23%	6.99%	5.85%
iShares® MSCI EAFE ETF – Par Strategy	5.52%	5.24%	4.24%	4.18%
iShares® MSCI Emerging Markets ETF – Par Strategy	5.51%	5.10%	3.49%	5.42%
iShares® ESG Aware MSCI USA ETF – Par Strategy	6.71%	7.61%	N/A	N/A

High Cap/Par Index Strategy Options	Maximum Illustrated Interest Rate	5 – Year Average	10 – Year Average	15 – Year Average
S&P 500® Index – High Cap Strategy	7.71%	8.80%	8.65%	7.47%
S&P 500® Index – High Par Strategy	7.46%	10.06%	8.55%	7.16%
iShares® MSCI EAFE ETF – High Par Strategy	7.71%	6.81%	5.52%	5.43%

This illustration utilizes a *Benchmark Index Account (BIA)*, which is used to describe a 1-year Point-to-Point S&P 500® Index – Cap Strategy with a 0.00% credited index floor, a 100% participation rate, an annual cap, and no account-specific charges or bonuses/multipliers. The BIA is derived utilizing the following standard industry approach:

1. Begin by looking back at the historical period of S&P 500® index returns (excluding dividends) over the 25-year period starting on December 31<sup>st</sup> of the calendar year that starts 66 years before the current calendar year.
2. Determine the index growth over the 25-year period taking into account the appropriate S&P 500® cap, floor, and participation rate.
3. Solve for the level annual growth rate that would compound over 25 years to equal the same total growth as in 2. above (which is referred to as a geometric average annual rate of return).
4. Calculate the arithmetic average of all 25-year previous periods of time, inclusive of every trading day throughout this time period (which covers over 10,000 specific points in time).

The result of this calculation is the maximum illustrated interest rate for the S&P 500® index strategy account. Other indexes may be illustrated at this maximum illustrated interest rate or their applicable historical growth rate calculated in a similar manner, if less. The maximum and minimum historical 25-year annual growth rates are shown below for reference purposes. Note: The High Par and High Cap strategies will illustrate 1.00% higher per the relevant regulations due to the Account Value Annual Charge.

Maximum 25-Year Annual Growth Rate: 8.30%

Minimum 25-Year Annual Growth Rate: 4.16%

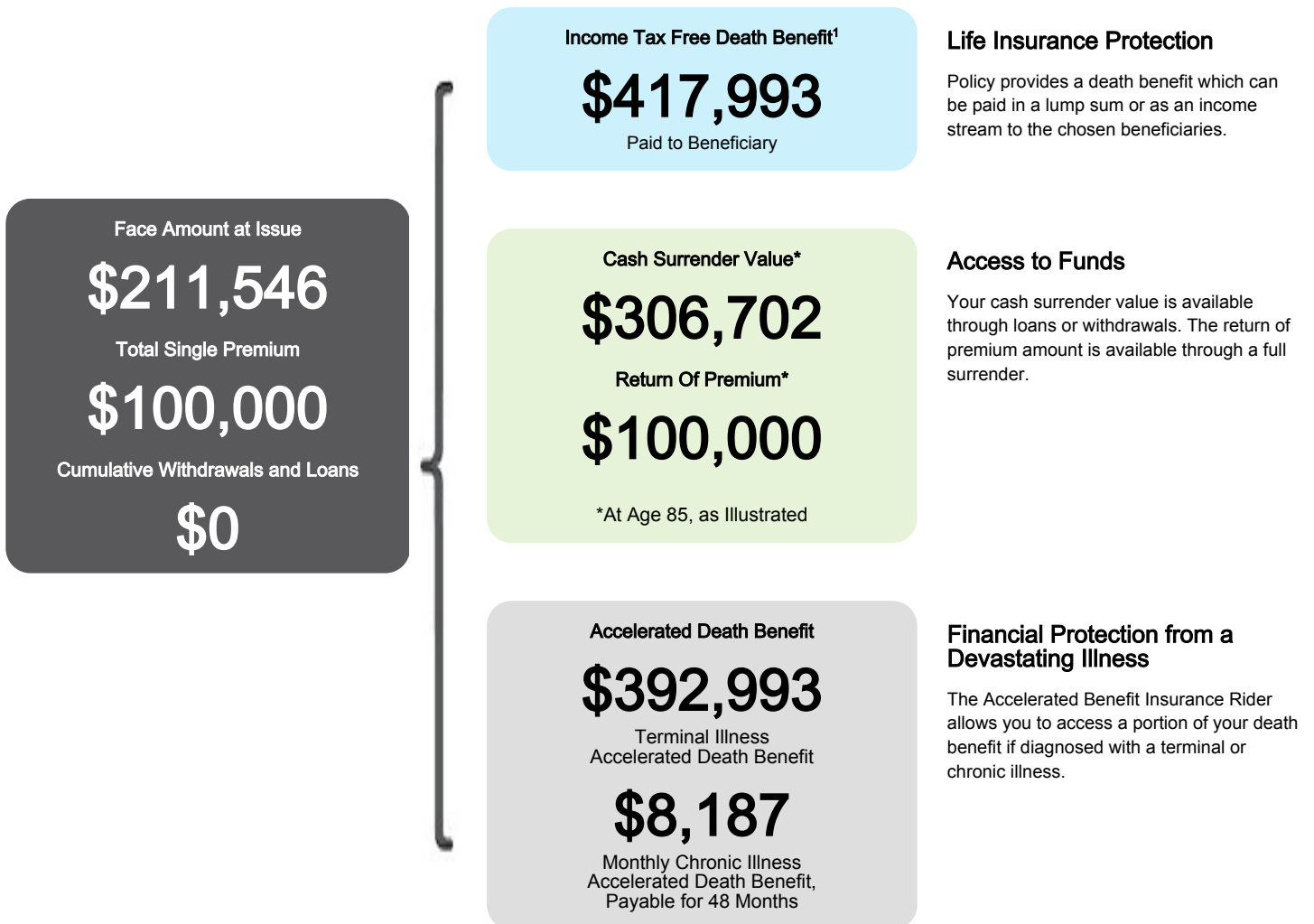
Jenny Client  
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## FLEXIBLE OPTIONS — BECAUSE LIFE HAPPENS

WealthCare Indexed Single Premium Universal Life not only provides life insurance protection for your loved ones in case of the unforeseen, but also includes benefits to fit your everchanging life needs. Crediting strategies can be adjusted on each policy anniversary and your policy also has the potential to build cash value based on interest credited, which can be accessed throughout life events.

### EXAMPLE OF POLICY BENEFITS

The below illustrates how a WealthCare Indexed Single Premium Universal Life insurance policy can work for you. It is a snapshot of values taken at Age 85 based on: Issue Age 60, Female, Preferred Non-Tobacco.



<sup>1</sup>IRC §101(a)(1). There are some exceptions to this rule. Please consult a qualified tax professional for advice concerning your individual situation.

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## CREDITING STRATEGY OPTIONS

Allocation of premium may be made to any of the below crediting strategy options, equaling 100%. Caps, participation rates, and the declared rate are guaranteed not to change during the crediting term.

	Declared Rate Strategy*	S&P 500® Index – Cap Strategy*	S&P 500® Index – High Cap Strategy*	S&P 500® Index – Par Strategy	S&P 500® Index – High Par Strategy	iShares MSCI EAFE ETF – Par Strategy	iShares MSCI EAFE ETF – High Par Strategy	iShares MSCI Emerging Markets ETF – Par Strategy	iShares ESG Aware MSCI USA ETF – Par Strategy
<b>Crediting Term</b>	1 Year	1 Year	1 Year	1 Year	1 Year	1 Year	1 Year	1 Year	1 Year
<b>Ticker</b>	N/A	SPX	SPX	SPX	SPX	EFA	EFA	EEM	ESGU
<b>Initial Cap Rate</b>	N/A	7.50%	11.00%	Uncapped	Uncapped	Uncapped	Uncapped	Uncapped	Uncapped
<b>Initial Participation Rate</b>	N/A	100%	100%	45.00%	55.00%	50.00%	65.00%	40.00%	40.00%
<b>Crediting Floor</b>	N/A	0%	0%	0%	0%	0%	0%	0%	0%
<b>Account Value Annual Charge</b>	N/A	N/A	1.00%	N/A	1.00%	N/A	1.00%	N/A	N/A
<b>Assumed Illustrated Interest Rate</b>	2.25%	4.94%	7.71%	5.31%	7.46%	5.52%	7.71%	5.51%	6.71%
<b>Maximum Illustrated Interest Rate</b>	2.25%	4.94%	7.71%	5.31%	7.46%	5.52%	7.71%	5.51%	6.71%

## CREDITING STRATEGY RATE BONUS

Starting in the 11<sup>th</sup> policy year, a 0.50% interest rate bonus may be added to the credited interest rate applied to the account values.<sup>1</sup>

The bonus is guaranteed if the current declared crediting rate being offered is greater than the guaranteed minimum declared crediting rate in the policy.

## NO LAPSE GUARANTEE

This policy could lapse due to indebtedness. If there is no indebtedness, the policy is guaranteed not to lapse. Indebtedness is the amount of any outstanding loans against the policy plus any accrued and unpaid interest.

\*In CA, known as the Declared Rate Bonus Strategy, S&P 500® Index Bonus Strategy, and S&P 500® Index Bonus Strategy – High Cap, respectively.

<sup>1</sup>The bonus will not be credited to the loan collateral account.

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## EXPLANATION OF TERMS AND BENEFITS

Sagikor's WealthCare Indexed Single Premium Universal Life is an individual life insurance policy. This illustration shows policy values and benefits based upon assumptions specified herein, and reflects both non-guaranteed and guaranteed values. This illustration is only a summary; please refer to the policy for full details. In the event of conflict, policy language will control.

### Life Insurance

The illustrated values are based upon a number of factors, including premium payment, annual charges, surrender charges, withdrawals, loans, and interest credited to the policy. Interest rates and annual charges are subject to change. The interest rate credited for each strategy is guaranteed not to be less than the guaranteed annual interest rate shown in the policy for that strategy. The charges are guaranteed not to exceed the maximums listed in the policy.

### Guaranteed Values

These values are based on the guaranteed minimum interest rate, including guaranteed maximum policy and cost of insurance charges. The values are also based on the premiums, withdrawals, and loans shown in the illustration. Premiums, withdrawals, and loans other than what is illustrated may cause the guaranteed values to vary.

### Alternate Scale Values

These values are based on the current declared interest rate, including current policy and cost of insurance charges.

### Non-Guaranteed Current Values

These values are based on assumed illustrated interest rate(s), including current policy and cost of insurance charges.

### Accumulation Value

This value is the sum of all interest rate crediting strategy accounts, the fixed loan collateral account, and the holding account.

### Cash Surrender Value

This value is equal to the accumulation value less the surrender charge and any indebtedness. If the Return of Premium value exceeds the accumulation value less the surrender charge and any indebtedness, then the Return of Premium value will be illustrated.

### Surrender Charges

Surrender charges will apply to withdrawals or surrenders during the first 15 policy years.

### Death Benefit

The amount payable upon death, less indebtedness.

### Assumed Illustrated Interest Rate

The assumed illustrated interest rate for the Declared Rate Strategy is the initial Declared Rate Strategy interest rate.

The assumed illustrated interest rates for the indexed strategies are the illustrated interest rates projected in this illustration and must be equal to or less than the maximum illustrated interest rates.

### Initial Cap Rate

This rate is the maximum annual interest rate that may be credited and is subject to change following the initial term period, but will never be less than the minimum guaranteed cap.

### Initial Participation (Par) Rate

This rate is the percentage of the index interest rate which will be credited and is subject to change following the initial term period, but will never be less than the minimum guaranteed participation rate.

### Account Value Annual Charge

An annual charge of 1.00%, that will be assessed against each of the policy's High Cap and High Par account values.

### Base Index Strategy Options

These options are available without any additional annual account value charge.

### High Cap/Par Index Strategy Options

These options offer a higher Cap/Par in return for a 1.00% annual account value charge.



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## EXPLANATION OF TERMS AND BENEFITS, *continued*

<b>5 – Year, 10 – Year, and 15 – Year Average</b>	The Arithmetic Average returns over the prior 5-, 10-, & 15- Year periods using the current Cap and Par rates; if applicable.
<b>Declared Rate Strategy</b>	Interest is credited daily to the Declared Rate Strategy Account.
<b>Allocation Percentage</b>	The percentage of your premium or account value that you specify to be allocated to the declared rate or one of the index strategy accounts.
<b>Index Close</b>	The value of the index on the date shown.
<b>Index Growth</b>	The percentage growth in the index for the calendar year shown.

Jenny Client  
Female, 60, Preferred Non-Tobacco

Face Amount: \$211,546  
Total Single Premium: \$100,000

## ILLUSTRATED VALUES

Strategy Option	Allocation Percentage	Assumed Illustrated Interest Rate	Initial Cap Rate	Initial Participation Rate
Declared Rate Strategy	0%	2.25%	N/A	N/A
S&P 500® Index – Cap Strategy	0%	4.94%	7.50%	100%
S&P 500® Index – High Cap Strategy	0%	7.71%	11.00%	100%
S&P 500® Index – Par Strategy	0%	5.31%	Uncapped	45.00%
S&P 500® Index – High Par Strategy	0%	7.46%	Uncapped	55.00%
iShares MSCI EAFE ETF – Par Strategy	0%	5.52%	Uncapped	50.00%
iShares MSCI EAFE ETF – High Par Strategy	0%	7.71%	Uncapped	65.00%
iShares MSCI Emerging Markets ETF – Par Strategy	0%	5.51%	Uncapped	40.00%
iShares ESG Aware MSCI USA ETF – Par Strategy	100%	6.71%	Uncapped	40.00%

Policy Year	End of Year Age	Withdrawal & Loan Amount	Guaranteed Values			Alternate Scale Values			Non-Guaranteed Current Values		
			Accumulation Value	Cash Surrender Value	Death Benefit	Accumulation Value	Cash Surrender Value	Death Benefit	Accumulation Value	Cash Surrender Value	Death Benefit
1	61	0	95,819	100,000	272,665	98,074	100,000	272,665	102,352	100,000	279,079
2	62	0	91,594	100,000	263,769	96,076	100,000	263,769	104,848	100,000	276,556
3	63	0	87,323	100,000	255,219	94,002	100,000	255,219	107,483	100,710	274,318
4	64	0	82,995	100,000	247,005	91,842	100,000	247,005	110,251	103,693	272,326
5	65	0	78,608	100,000	239,120	89,596	100,000	239,120	113,160	106,820	270,587
		\$0									
6	66	0	74,156	100,000	231,546	87,257	100,000	231,546	116,215	110,092	269,090
7	67	0	69,632	100,000	224,271	84,821	100,000	224,271	119,424	113,520	267,834
8	68	0	65,032	100,000	217,283	82,284	100,000	217,283	122,798	117,112	266,820
9	69	0	60,338	100,000	211,546	79,630	100,000	211,546	126,344	120,875	266,032
10	70	0	55,486	100,000	211,546	76,807	100,000	211,546	130,064	124,811	265,457
		\$0									
11	71	0	50,445	100,000	211,546	77,727	100,000	211,546	138,263	133,886	273,609
12	72	0	45,177	100,000	211,546	78,552	100,000	211,546	146,928	143,427	282,007
13	73	0	39,636	100,000	211,546	79,259	100,000	211,546	156,075	153,450	290,664
14	74	0	33,767	100,000	211,546	79,821	100,000	211,546	165,717	163,967	299,588
15	75	0	27,507	100,000	211,546	80,205	100,000	211,546	175,867	174,991	308,787
		\$0									
16	76	0	20,780	100,000	211,546	80,377	100,000	211,546	186,537	186,537	318,279
17	77	0	13,494	100,000	211,546	80,295	100,000	211,546	197,741	197,741	328,060
18	78	0	5,534	100,000	211,546	79,905	100,000	211,546	209,486	209,486	338,149
19	79	0	0	100,000	211,546	79,136	100,000	211,546	221,771	221,771	348,532
20	80	0	0	100,000	211,546	77,894	100,000	211,546	234,580	234,580	359,213
		\$0									
25	85	0	0	100,000	211,546	60,763	100,000	211,546	306,702	306,702	417,993
30	90	0	0	100,000	211,546	1,898	100,000	211,546	391,042	391,042	486,601
35	95	0	0	100,000	211,546	0	100,000	211,546	487,166	487,166	568,005
40	100	0	0	100,000	211,546	0	100,000	211,546	596,038	596,038	663,747

Jenny Client  
Female, 60, Preferred Non-Tobacco

Face Amount: \$211,546  
Total Single Premium: \$100,000

## ILLUSTRATED VALUES

Strategy Option	Allocation Percentage	Assumed Illustrated Interest Rate	Initial Cap Rate	Initial Participation Rate
Declared Rate Strategy	0%	2.25%	N/A	N/A
S&P 500® Index – Cap Strategy	0%	4.94%	7.50%	100%
S&P 500® Index – High Cap Strategy	0%	7.71%	11.00%	100%
S&P 500® Index – Par Strategy	0%	5.31%	Uncapped	45.00%
S&P 500® Index – High Par Strategy	0%	7.46%	Uncapped	55.00%
iShares MSCI EAFE ETF – Par Strategy	0%	5.52%	Uncapped	50.00%
iShares MSCI EAFE ETF – High Par Strategy	0%	7.71%	Uncapped	65.00%
iShares MSCI Emerging Markets ETF – Par Strategy	0%	5.51%	Uncapped	40.00%
iShares ESG Aware MSCI USA ETF – Par Strategy	100%	6.71%	Uncapped	40.00%

Policy Year	End of Year Age	Withdrawal & Loan Amount	Guaranteed Values			Alternate Scale Values			Non-Guaranteed Current Values		
			Accumulation Value	Cash Surrender Value	Death Benefit	Accumulation Value	Cash Surrender Value	Death Benefit	Accumulation Value	Cash Surrender Value	Death Benefit
45	105	0	0	100,000	211,546	0	100,000	211,546	718,010	718,010	780,353
50	110	0	0	100,000	211,546	0	100,000	211,546	861,184	861,184	920,226
55	115	0	0	100,000	211,546	0	100,000	211,546	1,029,740	1,029,740	1,084,976
60	120	0	0	100,000	211,546	0	100,000	211,546	1,228,067	1,228,067	1,279,636
61	121	0	0	100,000	211,546	0	100,000	211,546	1,271,758	1,271,758	1,322,640

Jenny Client  
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Face Amount: \$211,546  
Total Single Premium: \$100,000

## 20-YEAR TABLE OF ACTUAL HISTORICAL INDEX GROWTH

Date	Historical Index Growth							
	S&P 500® Index		iShares MSCI EAFE ETF		iShares MSCI Emerging Markets ETF		iShares ESG Aware MSCI USA ETF	
	Index Close	Index Growth	Index Close	Index Growth	Index Close	Index Growth	Index Close	Index Growth
December 31, 2021	4,766.18	26.89%	78.68	7.38%	48.85	-5.71%	107.90	25.35%
December 31, 2020	3,756.07	16.26%	73.27	5.37%	51.81	15.67%	86.08	20.58%
December 31, 2019	3,230.78	28.88%	69.54	18.04%	44.79	14.33%	71.39	30.32%
December 31, 2018	2,506.85	-6.24%	58.91	-16.43%	39.17	-16.77%	54.78	-5.75%
December 31, 2017	2,673.61	19.42%	70.49	21.62%	47.07	33.75%	58.12	18.90%
December 31, 2016	2,238.83	9.54%	57.95	-2.08%	35.19	8.41%	48.88	
December 31, 2015	2,043.94	-0.73%	59.18	-3.39%	32.46	-17.32%		
December 31, 2014	2,058.90	11.39%	61.26	-8.22%	39.26	-4.94%		
December 31, 2013	1,848.36	29.60%	66.75	19.17%	41.30	-5.25%		
December 31, 2012	1,426.19	13.41%	56.01	13.30%	43.58	15.17%		
December 31, 2011	1,257.60	0.00%	49.44	-14.87%	37.84	-20.41%		
December 31, 2010	1,257.64	12.78%	58.07	4.71%	47.55	14.22%		
December 31, 2009	1,115.10	23.45%	55.46	27.54%	41.63	69.00%		
December 31, 2008	903.25	-38.49%	43.49	-44.89%	24.63	-51.25%		
December 31, 2007	1,468.37	3.53%	78.92	8.18%	50.53	32.86%		
December 31, 2006	1,418.30	13.62%	72.95	23.39%	38.03	28.89%		
December 31, 2005	1,248.29	3.00%	59.12	11.31%	29.51	32.30%		
December 31, 2004	1,211.92	8.99%	53.11	17.94%	22.30	24.02%		
December 31, 2003	1,111.92	26.38%	45.03	36.81%	17.98			
December 31, 2002	879.82	-23.37%	32.92	-17.21%				

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Face Amount: \$211,546  
Total Single Premium: \$100,000

## 20-YEAR TABLE OF CORRESPONDING HYPOTHETICAL INTEREST RATES

Date	Hypothetical Interest Rates							
	S&P 500® Index – Cap Strategy	S&P 500® Index – High Cap Strategy	S&P 500® Index – Par Strategy	S&P 500® Index – High Par Strategy	iShares MSCI EAFE ETF – Par Strategy	iShares MSCI EAFE ETF – High Par Strategy	iShares MSCI Emerging Markets ETF – Par Strategy	iShares ESG Aware MSCI USA ETF – Par Strategy
December 31, 2021	7.50%	11.00%	12.10%	14.79%	3.69%	4.80%	0.00%	10.14%
December 31, 2020	7.50%	11.00%	7.32%	8.94%	2.68%	3.49%	6.27%	8.23%
December 31, 2019	7.50%	11.00%	13.00%	15.88%	9.02%	11.73%	5.73%	12.13%
December 31, 2018	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
December 31, 2017	7.50%	11.00%	8.74%	10.68%	10.81%	14.06%	13.50%	7.56%
December 31, 2016	7.50%	9.54%	4.29%	5.24%	0.00%	0.00%	3.37%	
December 31, 2015	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
December 31, 2014	7.50%	11.00%	5.13%	6.26%	0.00%	0.00%	0.00%	
December 31, 2013	7.50%	11.00%	13.32%	16.28%	9.59%	12.46%	0.00%	
December 31, 2012	7.50%	11.00%	6.03%	7.37%	6.65%	8.64%	6.07%	
December 31, 2011	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
December 31, 2010	7.50%	11.00%	5.75%	7.03%	2.35%	3.06%	5.69%	
December 31, 2009	7.50%	11.00%	10.55%	12.90%	13.77%	17.90%	27.60%	
December 31, 2008	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
December 31, 2007	3.53%	3.53%	1.59%	1.94%	4.09%	5.32%	13.14%	
December 31, 2006	7.50%	11.00%	6.13%	7.49%	11.70%	15.21%	11.55%	
December 31, 2005	3.00%	3.00%	1.35%	1.65%	5.66%	7.35%	12.92%	
December 31, 2004	7.50%	8.99%	4.05%	4.95%	8.97%	11.66%	9.61%	
December 31, 2003	7.50%	11.00%	11.87%	14.51%	18.41%	23.93%		
December 31, 2002	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		

The Hypothetical Interest Rates reflect what the index strategy would have credited if the product, index strategy, rates, and caps had all existed during the years shown. The assumptions on which Illustrated Values are based are subject to change by Sagikor Life Insurance Company; and actual results may be higher or lower, but not less than the guaranteed values.

Jenny Client  
Female, 60, Preferred Non-Tobacco

Face Amount: \$211,546  
Total Single Premium: \$100,000

## ILLUSTRATED SUMMARY VALUES

	Guaranteed	Alternate	Current
<b>Year 5, Age 65</b>			
Accumulation Value	\$78,608	\$89,596	\$113,160
Cash Surrender Value	\$100,000	\$100,000	\$106,820
Death Benefit	\$239,120	\$239,120	\$270,587
<b>Year 10, Age 70</b>			
Accumulation Value	\$55,486	\$76,807	\$130,064
Cash Surrender Value	\$100,000	\$100,000	\$124,811
Death Benefit	\$211,546	\$211,546	\$265,457
<b>Year 20, Age 80</b>			
Accumulation Value	\$0	\$77,894	\$234,580
Cash Surrender Value	\$100,000	\$100,000	\$234,580
Death Benefit	\$211,546	\$211,546	\$359,213

## SIGNATURES

I have received a copy of this illustration and understand that any non-guaranteed elements demonstrated are subject to change and could be either higher or lower. The producer has told me they are not guaranteed. I understand that any values shown, other than guaranteed minimum values, are not guarantees, promises or warranties.

\_\_\_\_\_  
Signature of Applicant (Policy Owner)

\_\_\_\_\_  
Date

I certify that this illustration has been presented to the applicant and that I have explained that any non-guaranteed values illustrated are subject to change. I have made no statements that are inconsistent with the illustration. I have not made statements which differ in any material manner from this illustration. I have not made any promises or guarantees about the future value of any non-guaranteed values.

\_\_\_\_\_  
Signature of Producer

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name of Producer

\_\_\_\_\_  
Producer License Number

Jenny Client  
Female, 60, Preferred Non-Tobacco

## DISCLOSURES

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Jenny Client  
Female, 60, Preferred Non-Tobacco

## DISCLOSURES, *continued*

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Jenny Client  
Female, 60, Preferred Non-Tobacco

Face Amount: \$211,546  
Total Single Premium: \$100,000

## WEALTHCARE INDEXED SINGLE PREMIUM UNIVERSAL LIFE SUPPLEMENTAL ILLUSTRATION — CHRONIC ILLNESS

Strategy Option	Allocation Percentage	Assumed Illustrated Interest Rate	Initial Cap Rate	Initial Participation Rate
Declared Rate Strategy	0%	2.25%	N/A	N/A
S&P 500® Index – Cap Strategy	0%	4.94%	7.50%	100%
S&P 500® Index – High Cap Strategy	0%	7.71%	11.00%	100%
S&P 500® Index – Par Strategy	0%	5.31%	Uncapped	45.00%
S&P 500® Index – High Par Strategy	0%	7.46%	Uncapped	55.00%
iShares MSCI EAFE ETF – Par Strategy	0%	5.52%	Uncapped	50.00%
iShares MSCI EAFE ETF – High Par Strategy	0%	7.71%	Uncapped	65.00%
iShares MSCI Emerging Markets ETF – Par Strategy	0%	5.51%	Uncapped	40.00%
iShares ESG Aware MSCI USA ETF – Par Strategy	100%	6.71%	Uncapped	40.00%

Policy Year	End of Year Age	Guaranteed Values				Non-Guaranteed Current Values			
		Accumulation Value	Cash Surrender Value	Death Benefit	Monthly Chronic Illness Benefit	Accumulation Value	Cash Surrender Value	Death Benefit	Monthly Chronic Illness Benefit
1	61	95,819	100,000	272,665	5,160	102,352	100,000	279,079	5,293
2	62	91,594	100,000	263,769	4,974	104,848	100,000	276,556	5,241
3	63	87,323	100,000	255,219	4,796	107,483	100,710	274,318	5,194
4	64	82,995	100,000	247,005	4,625	110,251	103,693	272,326	5,153
5	65	78,608	100,000	239,120	4,461	113,160	106,820	270,587	5,116
6	66	74,156	100,000	231,546	4,303	116,215	110,092	269,090	5,085
7	67	69,632	100,000	224,271	4,151	119,424	113,520	267,834	5,059
8	68	65,032	100,000	217,283	4,006	122,798	117,112	266,820	5,038
9	69	60,338	100,000	211,546	3,886	126,344	120,875	266,032	5,021
10	70	55,486	100,000	211,546	3,886	130,064	124,811	265,457	5,010
11	71	50,445	100,000	211,546	3,886	138,263	133,886	273,609	5,179
12	72	45,177	100,000	211,546	3,886	146,928	143,427	282,007	5,354
13	73	39,636	100,000	211,546	3,886	156,075	153,450	290,664	5,535
14	74	33,767	100,000	211,546	3,886	165,717	163,967	299,588	5,721
15	75	27,507	100,000	211,546	3,886	175,867	174,991	308,787	5,912
16	76	20,780	100,000	211,546	3,886	186,537	186,537	318,279	6,110
17	77	13,494	100,000	211,546	3,886	197,741	197,741	328,060	6,314
18	78	5,534	100,000	211,546	3,886	209,486	209,486	338,149	6,524
19	79	0	100,000	211,546	3,886	221,771	221,771	348,532	6,740
20	80	0	100,000	211,546	3,886	234,580	234,580	359,213	6,963
25	85	0	100,000	211,546	3,886	306,702	306,702	417,993	8,187
30	90	0	100,000	211,546	3,886	391,042	391,042	486,601	9,617
35	95	0	100,000	211,546	3,886	487,166	487,166	568,005	10,417

Jenny Client  
Female, 60, Preferred Non-Tobacco

Face Amount: \$211,546  
Total Single Premium: \$100,000

## WEALTHCARE INDEXED SINGLE PREMIUM UNIVERSAL LIFE SUPPLEMENTAL ILLUSTRATION — CHRONIC ILLNESS, *continued*

Strategy Option	Allocation Percentage	Assumed Illustrated Interest Rate	Initial Cap Rate	Initial Participation Rate
Declared Rate Strategy	0%	2.25%	N/A	N/A
S&P 500® Index – Cap Strategy	0%	4.94%	7.50%	100%
S&P 500® Index – High Cap Strategy	0%	7.71%	11.00%	100%
S&P 500® Index – Par Strategy	0%	5.31%	Uncapped	45.00%
S&P 500® Index – High Par Strategy	0%	7.46%	Uncapped	55.00%
iShares MSCI EAFE ETF – Par Strategy	0%	5.52%	Uncapped	50.00%
iShares MSCI EAFE ETF – High Par Strategy	0%	7.71%	Uncapped	65.00%
iShares MSCI Emerging Markets ETF – Par Strategy	0%	5.51%	Uncapped	40.00%
iShares ESG Aware MSCI USA ETF – Par Strategy	100%	6.71%	Uncapped	40.00%

Policy Year	End of Year Age	Guaranteed Values				Non-Guaranteed Current Values			
		Accumulation Value	Cash Surrender Value	Death Benefit	Monthly Chronic Illness Benefit	Accumulation Value	Cash Surrender Value	Death Benefit	Monthly Chronic Illness Benefit
40	100	0	100,000	211,546	3,886	596,038	596,038	663,747	10,417
45	105	0	100,000	211,546	3,886	718,010	718,010	780,353	10,417
50	110	0	100,000	211,546	3,886	861,184	861,184	920,226	10,417
55	115	0	100,000	211,546	3,886	1,029,740	1,029,740	1,084,976	10,417
60	120	0	100,000	211,546	3,886	1,228,067	1,228,067	1,279,636	10,417

Jenny Client  
Female, 60, Preferred Non-Tobacco

Face Amount: \$211,546  
Total Single Premium: \$100,000

## WEALTHCARE INDEXED SINGLE PREMIUM UNIVERSAL LIFE SUPPLEMENTAL ILLUSTRATION — CHRONIC ILLNESS, *continued*

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### Accelerated Death Benefit Rider

**Maximum Accelerated Death Benefit amount** is the lesser of the Death Benefit minus \$25,000 or \$500,000. An administrative fee of \$250 (or maximum amount allowed by the state of policy issue) will apply as a one-time charge.

The Accelerated Death Benefit can be triggered in one of two ways:

- **Terminal Condition**, means that the insured's death is expected as a result of a non-correctable medical condition that, with reasonable medical certainty, will result in a life span of 12 months or less. The amount elected will be paid in a lump sum; less administrative fee.
- **Chronic Illness**, means that within the last 30 days, the insured, due to a loss of functional capacity, is unable to perform without substantial assistance from another individual at least two Activities of Daily Living, and has been unable to perform these activities for at least 90 consecutive days. Activities Of Daily Living, as used in the Rider, are the following; eating, toileting, transferring, bathing, dressing, or continence.

Chronic Illness coverage under this Rider includes, but is not limited to, loss of functional capacity due to severe cognitive impairment, such as dementia, Alzheimer's, delirium, amnesia, or similar disease.

The amount elected will be paid out in 48 equal monthly installments; the administrative fee will be deducted from the first installment.

A lump sum option is also available. The lump sum will be at least equal to the ratio of the amount elected to the total death benefit multiplied by the difference between the current policy cash value and any outstanding policy loans.

**Effect on the Policy:** upon payment of the Accelerated Death Benefit, coverage will remain in force. However, the Death Benefit will be reduced by an amount equal to the Accelerated Death Benefit amount elected. The Face Amount, Accumulation Value, Return of Premium, and any Indebtedness<sup>1</sup> of this policy will be reduced proportionately based on the ratio of the Accelerated Death Benefit amount elected to the Death Benefit prior to the reduction.

<sup>1</sup>If the Accelerated Death Benefit is elected while the policy has a policy loan, a portion of the Accelerated Death Benefit payment will be used to reduce the indebtedness.

Jenny Client  
 Female, 60, Preferred Non-Tobacco

## INPUT SUMMARY REPORT

Insured Information		Risk Information	
Issue State:	Arizona		
Insured Name:	Jenny Client	Risk Classification:	Preferred Non-Tobacco
Gender:	Female		
Birth Date:	10/13/1962		
Issue Age:	60		
Policy Benefit Age:	85		

PRODUCT INFORMATION	
Solve:	Solve for Face Amount
Face Amount:	Solve
Single Premium:	\$100,000.00

1035 Exchange			
1035 Exchange Included:	No	Exclude Single Premium:	No
1035 Exchange Amount:	\$0.00	1035 Exchange Basis:	\$0.00
Existing Contract is NOT a MEC:	No		

Disbursement Information					
Method:	Type:	Amount:	Adjustment:	Duration:	
None	Specify Amount	\$0.00	\$0.00	2 - M	

Allocation Summary	
Strategy Option:	Allocation Percentage:
Declared Rate Strategy	0%
S&P 500® Index – Cap Strategy	0%
S&P 500® Index – High Cap Strategy	0%
S&P 500® Index – Par Strategy	0%
S&P 500® Index – High Par Strategy	0%
iShares MSCI EAFE ETF – Par Strategy	0%
iShares MSCI EAFE ETF – High Par Strategy	0%
iShares MSCI Emerging Markets ETF – Par Strategy	0%
iShares ESG Aware MSCI USA ETF – Par Strategy	100%

Jenny Client  
Female, 60, Preferred Non-Tobacco

## INPUT SUMMARY REPORT, *continued*

Reports Options	
Years to Illustrate:	Summary
Bank Disclosure:	No
Underwriting Requirements:	No
Chronic Illness Benefit:	Yes
Input Summary:	Yes