

Feel confident about your future and your legacy

Sagicor's WealthCare
Indexed Single Premium Universal Life Insurance

CONSUMER BROCHURE

Sagicor.com

Wise Financial Thinking for Life®


Sagicor®
LIFE INSURANCE COMPANY

Look forward to your future

Not long ago, retirement was simply the end of your working years. Today, individuals are living longer and enjoying the next phase of their lives. So, you can look forward to your new freedom to spend time the way you want. Whether you'd like to launch a new career, travel, or do what you're passionate about, it's smart to have a plan.

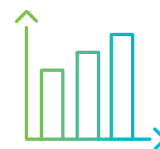
Think about what you'll need for the next 20 or more years.



Financial protection



Portfolio growth to help boost your savings



The opportunity to have a cash income supplement



Protection from unexpected health-related costs



Financial flexibility and control of your money



A legacy for your loved ones or favorite charity

The assurance of being prepared

With a WealthCare policy, you can have the benefits you want and the financial flexibility you need for your retirement. That's because WealthCare offers:

Guaranteed financial protection. Be assured that your death benefit protection lasts a lifetime — giving you the ability to pass wealth so your spouse has enough income, or your children can be financially secure, or your grandchildren have a college fund, or that you can provide a meaningful legacy to a cause you're passionate about. The money they receive is federal income tax-free.

Significant growth opportunities. Unlike some retirement vehicles that may pay lower interest rates, your policy has growth potential linked to market index performance.

Downside protection. Experience upside interest crediting opportunities with no exposure to market losses.

Control of your money. If your needs change in the future, you can get a full return of your premium.¹

Chronic and terminal illness protection. If you would ever need care, you'll have access to a cash resource to use for whatever you'd like.² Any money you withdraw under this benefit is federal income tax-free.³



An easy way to get the coverage you need

Getting a WealthCare policy can be so simple because you may qualify for a quick, non-medical process. Even if more information is necessary, such as an Attending Physician Statement, or Paramed Exam, we make it easy for you.



Rely on the strength of Sagikor

For more than 65 years, Sagikor Life Insurance Company has continued to help individuals and their families protect what's important in their lives. We design solutions that provide people the ability to overcome challenges, the peace of mind of solid financial protection, the assurance of having sufficient retirement income, and the confidence to meet their goals today and tomorrow.

Know that your policy is backed by a financial leader dedicated to providing solid insurance and income solutions for all your needs. Sagikor is rated "A-" or Excellent by A.M. Best Company, which is 4th best of 16 possible ratings.



¹ The amount you receive will be less any withdrawals, indebtedness, and benefit payments.

² Not all rate classes will be eligible for chronic illness protection.

³ This assumes the insured is the policyowner and that the amount of benefit collected is less than the per diem or actual expenses, whichever is greater.

Choose the options you want

You have the freedom to select opportunities from a choice of crediting strategies, which can help you build your retirement nest egg — increasing your policy's cash value over time. Any cash value growth is tax-free, so your money grows faster than it would in a taxable investment, and there are no capital gains.¹

The Index Bonus Crediting Strategies offer growth potential linked to market index performance. Each Strategy has built-in protection from market downside risk. This means you'll never face a loss if market index returns are negative.

Bonus Strategies

Each Bonus Strategy tracks the movement of either the S&P 500® Index, or a blend of the S&P 500® Index, EURO STOXX® Index, and Hang Seng® Index, over a 12-month, point-to-point basis. So, if that period begins January 1, 2020, performance is tracked to January 1, 2021. With any positive change, your account value is credited every year, subject to the CAP, PAR, HIGH CAP or HIGH PAR.

These Bonus Strategies also feature a Credited Interest Rate Bonus, earned in years 11 and beyond, to help boost your cash value.²

S&P 500® Index Bonus CAP Strategy — Interest is credited annually up to a specified rate or cap, based on the performance of the S&P 500® Index. The guaranteed minimum cap is 1.0%.

How it works: If the S&P 500® Index Bonus CAP Strategy rate is 8.0%, and the point-to-point growth of the S&P 500® Index is 12.0%, you'll earn an 8.0% interest credit for the year. If the Index yields -2.0%, you'll earn 0%.

Global Multi-Index Bonus PAR Strategy — Interest is credited based on a participation rate of the weighted performance of the S&P 500® Index (50%), EURO STOXX® Index (30%), and Hang Seng® Index (20%). The participation rate is guaranteed to be no less than 10.0%.

How it works: If the participation rate is 65.0%, and the Multi-Index returns 10.0% from point-to-point, your annual interest credit would be 6.5%.

- 65.0% participation rate X 10.0% Multi-Index return = 6.5% credited rate.

Bonus Strategies with more potential

If you want greater growth potential for a 1.0% account value charge, you can choose from the following strategies:

S&P 500® Index Bonus HIGH CAP Strategy — Interest is credited up to a specified rate or cap, based on the performance of the S&P 500® Index. The guaranteed minimum cap is 1.0%.

How it works: If the S&P 500® Index Bonus HIGH CAP Strategy rate is 12.0%, and the point-to-point growth of the S&P 500® Index is 12.0%, you'll earn 12.0%. If the Index yields -2.0%, you'll earn 0%.

Global Multi-Index Bonus HIGH PAR Strategy — Interest is credited based on a participation rate of the weighted performance of the S&P 500® Index (50%), EURO STOXX® Index (30%), and Hang Seng® Index (20%). The participation rate is guaranteed to be no less than 10.0%.

How it works: If the participation rate is 80.0%, and the Multi-Index returns 10.0% from point-to-point, your annual interest credit would be 8.0%.

- 80.0% participation rate X 10.0% Multi-Index return = 8.0% credited rate.

A Bonus Strategy with a fixed rate

Declared Rate Bonus Strategy — Interest is credited daily, based on a fixed rate declared by Sagicor each year. The rate is guaranteed never to be lower than 1.0%.

How it works: If the Declared Rate is 2.5%, that rate of interest will be credited to your account on a daily basis.

Index advantages

Capitalize on the power of the American economy

- The S&P 500® Index tracks the performance of 500 large companies listed on U.S. stock exchanges and is considered the best single gauge of large-cap U.S. equities.³

Experience the value of diversification

- The Global Multi-Index offers a blend of U.S. and international stock market index exposure.



¹ [Investing Answers](#), "Tax Drag," October 1, 2019.

² The Credited Interest Rate Bonus is guaranteed if the current declared crediting rate being offered is greater than the guaranteed minimum declared crediting rate in the policy.

³ S&P Dow Jones Indices.

Protection if you need care

While it's hard to predict what the future may bring, it's good to know that your WealthCare policy comes with added protection should you ever need care. The natural process of aging could lead to a chronic condition that takes away your ability to perform Activities of Daily Living independently. As a result, you may need assistance with bathing, eating, dressing, toileting, maintaining continence and getting in and out of a chair or bed. This policy is not long-term care insurance.

Access cash when you need it

You can have living benefits if you develop a chronic or terminal illness, or severe cognitive impairment, and cannot perform two of the Activities of Daily living without help. Your policy's death benefit is accelerated to give you money to use for whatever you'd like. There are no restrictions, and you'll never have to send Sagacor a medical receipt for reimbursement.¹

We make the process of filing a claim easy for your spouse, children and other family members. Because we know how important your benefits are to you and the ones who care about you, you'll receive income upon qualification of your claim.

Did you know?



Chronic illness has replaced acute illness as the major health problem of senior adults.²



69% of those who reach age 65 will need care services at some point in their lives.³



A nursing home stay could cost from \$150 to over \$1,000 per day, depending on location.⁴



Living a healthy lifestyle means you'll probably live longer,⁵ and the older you are, the more likely you'll need care.⁶



Increasing age is the greatest known risk factor for Alzheimer's disease.⁷

Control and financial flexibility for your future

There may come a time when you need to adjust your financial plans. It's good to know that your WealthCare policy gives you the ability to do it. Even when you purchase your policy, you never lose control of your assets. That's because WealthCare is designed with a Return of Premium built into the policy. So, if your needs would ever change, you can get a full return of your premium.⁸



Take the next step for your retirement. Talk with your financial professional about planning with WealthCare.

¹ This assumes the insured is the policyowner and that the amount of benefit collected is less than the per diem or actual expenses, whichever is greater.

² Institute on Aging, 2018.

³ The Wall Street Journal, "The Odds on Needing Long-Term Care," June 6, 2019.

⁴ American Council for Aging, "Nursing Home Care Costs by State and Region-2019," October 24, 2019.

⁵ Time, "Want to Live Longer? Sciences Says to Do These," April 19, 2019.

⁶ LongTermCare.gov, "Find Your Path Forward," U.S. Department of Health and Human Services.

⁷ Mayo Clinic, "Alzheimer's Disease," 2019.

⁸ Less any withdrawals, indebtedness, and benefit payments.

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Withdrawals from non-MEC life insurance policies are a tax-free return of basis first. Loans from non-MECs are not taxed as distributions for so long as the contract stays in force. MEC policies are taxed differently.

Interest rates, participation rates, and caps are current as of December 2, 2019. Current rates and caps are subject to change at any time and at the discretion of the company.

