



Sagicor's WealthCare
Indexed Single Premium Universal Life Insurance

PRODUCT GUIDE

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Sagicor[®]
LIFE INSURANCE COMPANY



Table of Contents

Product Summary	3
A Choice of Growth Opportunities	
Streamlined Underwriting	
Product Advantages	3
Product Information	4
Accumulation Options	5
Diversification	5
Access to Policy Values	6
Policy Expenses and Charges	6
Riders	7
Accelerated Death Benefit Rider	
Return of Premium Rider	
Indices Disclosures	8

The information contained in this product guide is summary in nature. If you have questions about the policy and riders, please contact Sagikor's Producer Resource Center (PRC) at 888-724-4267, ext. 4680. Insurance and annuities issued by Sagikor Life Insurance Company. Home office: Scottsdale, AZ. Products may have limitations and restrictions including surrender charges and market value adjustments. Not available in all states and variations may apply. Guarantees are based on the claims-paying ability of Sagikor. Sagikor does not provide tax or estate planning advice. Your client(s) should consult their tax advisor(s).

Withdrawals prior to age 59 ½ may be subject to ordinary income tax and a 10% IRS tax penalty. 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.

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

Policy Forms: ICC191021, ICC196069, ICC196070 and ICC196073.



Product Summary

Sagicor's WealthCare is a permanent life insurance policy purchased with one payment. This policy combines lifetime guaranteed protection, cash value and death benefit accumulation potential, as well as living benefits — giving your clients financial flexibility for their future. Because it features a return of premium, your clients have the added advantage of maintaining control of their assets.

A choice of growth opportunities

The policy offers clients five distinct interest crediting strategies, providing tax-deferred cash value growth potential with protection from downturns in the market. Your clients can elect one or more strategies to meet their long-term goals.

Streamlined underwriting makes getting coverage fast and easy

Sagicor's Acelewriting[®] is an automated underwriting system that uses an eApplication, giving you and your clients an underwriting decision through a non-medical process.¹ Even if an Attending Physician Statement (APS) or Paramed Exam is required, there's never a telephone interview or senior supplement.

Product advantages — one solution with flexibility to address multiple client needs

Lifetime guaranteed protection

Your clients can pass wealth to loved ones or a favorite charity with a federal income tax-free death benefit.

Significant cash value and death benefit growth opportunities

A choice of interest crediting strategies, including options linked to market index performance:

- Declared Rate Bonus Strategy
- S&P 500[®] Index Bonus CAP Strategy
- Global Multi-Index Bonus PAR Strategy

Higher growth potential with HIGH CAP/PAR Strategies, for a 1% annual account value charge:

- S&P 500[®] Index Bonus HIGH CAP Strategy
- Global Multi-Index Bonus HIGH PAR Strategy

Downside protection

No exposure to market losses.

Asset control

If your clients need change, they can have a penalty-free return of premium², available at all issue ages and single premium amounts — for no additional cost.

Chronic and terminal illness protection³

If your client develops a chronic or terminal illness, the death benefit can be accelerated for income-tax free cash payments to use for whatever they'd like. The chronic illness trigger is the inability to complete two of six Activities of Daily Living (ADLs) or severe cognitive impairment.

¹ Issuance of the policy may depend upon the answers to the health questions in the application.

² Less any indebtedness, withdrawals, and benefit payments.

³ Not all rate classes will be eligible for chronic illness protection.

Product Information



Issue Ages	Age last birthday <ul style="list-style-type: none"> Preferred class: 18 years – 85 years Standard class: 18 years – 80 years 										
Maturity	Age 121										
Premium Limits	<ul style="list-style-type: none"> Minimum premium: \$5,000 Maximum premium: None 										
Face Amount Limits	<ul style="list-style-type: none"> Minimum face amount: N/A Maximum face amount: N/A 										
Underwriting Classifications	<table border="1"> <thead> <tr> <th>Non-Tobacco</th> <th>Tobacco</th> </tr> </thead> <tbody> <tr> <td>Preferred Non-tobacco (Accepts up to table 4)</td> <td>Preferred Tobacco (Accepts up to table 4)</td> </tr> <tr> <td>Standard Non-tobacco (Accepts tables 5 – 6)</td> <td>Standard Tobacco (Accepts tables 5 – 6)</td> </tr> </tbody> </table> <p>Please note: Chronic Illness Accelerated Death Benefit is not available on Standard underwriting classes.</p>	Non-Tobacco	Tobacco	Preferred Non-tobacco (Accepts up to table 4)	Preferred Tobacco (Accepts up to table 4)	Standard Non-tobacco (Accepts tables 5 – 6)	Standard Tobacco (Accepts tables 5 – 6)				
Non-Tobacco	Tobacco										
Preferred Non-tobacco (Accepts up to table 4)	Preferred Tobacco (Accepts up to table 4)										
Standard Non-tobacco (Accepts tables 5 – 6)	Standard Tobacco (Accepts tables 5 – 6)										
Accelewriting®	<p>eApplication: eDelivery of policies is available with eApp. Paper policy delivery is also available.</p> <ul style="list-style-type: none"> As part of Accelewriting®, Sagor will order a Prescription Check (Rx Check), Medical Information Bureau (MIB), Motor Vehicle Record (MVR), and Identification Verification (ID Verify). Preferred rate class: <ul style="list-style-type: none"> No telephone interview. The opportunity for an underwriting decision in minutes, within NAR limits^{1,2}. Cases above NAR limits will be Referred to Underwriting (RTU). If RTU, Underwriting will review the case and may require an APS; in some cases, where an APS is not adequate, additional requirements may be ordered. Standard rate class: <ul style="list-style-type: none"> No telephone interview. All Standard rate class cases will automatically be RTU, regardless of NAR amount. Underwriting will review the case and may require an APS; in some cases, where an APS is not adequate, additional requirements may be ordered. 										
Preferred Rate Class Net Amount at Risk Limits	<table border="1"> <thead> <tr> <th>Ages</th> <th>Net Amount at Risk (NAR)</th> </tr> </thead> <tbody> <tr> <td>18 – 49</td> <td>\$500,000</td> </tr> <tr> <td>50 – 65</td> <td>\$350,000</td> </tr> <tr> <td>66 – 75</td> <td>\$200,000</td> </tr> <tr> <td>76+</td> <td>\$100,000</td> </tr> </tbody> </table>	Ages	Net Amount at Risk (NAR)	18 – 49	\$500,000	50 – 65	\$350,000	66 – 75	\$200,000	76+	\$100,000
Ages	Net Amount at Risk (NAR)										
18 – 49	\$500,000										
50 – 65	\$350,000										
66 – 75	\$200,000										
76+	\$100,000										
No Lapse Guarantee	The policy is guaranteed not to lapse if there is no indebtedness. Indebtedness could cause the policy to lapse.										
Modified Endowment Contract (MEC)	This policy is a MEC, unless exchanged from a non-MEC policy.										

¹ May depend upon the answers to the health questions in the application.

² Underwriting reserves the right to order additional requirements for all face amounts, ages, and rate classes.



Accumulation Options with Interest Crediting Strategies

S&P 500® Index Bonus CAP Strategy	<p>Credits interest up to a cap rate, based on the performance of the S&P 500® Index.</p> <ul style="list-style-type: none"> • 1% Guaranteed Minimum Cap. • Interest crediting is measured using an annual point-to-point term. • Includes the Credited Interest Rate Bonus starting in year 11. • Guaranteed to be credited no less than 0% due to negative performance.
Global Multi-Index Bonus PAR Strategy	<p>Uses a participation rate interest crediting strategy based on the weighted performance of three indices: S&P 500® Index (50%), EURO STOXX® Index (30%), and Hang Seng® Index (20%).</p> <ul style="list-style-type: none"> • 10% Guaranteed Minimum Participation Rate. • Interest crediting is measured using an annual point-to-point term. • Includes the Credited Interest Rate Bonus starting in year 11. • Guaranteed to be credited no less than 0% due to negative performance.
S&P 500® Index Bonus HIGH CAP Strategy	<p>Credits interest up to a cap rate, based on the performance of the S&P 500® Index.</p> <ul style="list-style-type: none"> • 1% Guaranteed Minimum Cap. • Interest crediting is measured using an annual point-to-point term. • Includes the Credited Interest Rate Bonus starting in year 11. • Guaranteed to be credited no less than 0% due to negative performance.
Global Multi-Index Bonus HIGH PAR Strategy	<p>Uses a participation rate interest crediting strategy based on the weighted performance of three indices: S&P 500® Index (50%), EURO STOXX® Index (30%), and Hang Seng® Index (20%).</p> <ul style="list-style-type: none"> • 10% Guaranteed Minimum Participation Rate. • Interest crediting is measured using an annual point-to-point term. • Includes the Credited Interest Rate Bonus starting in year 11. • Guaranteed to be credited no less than 0% due to negative performance.
Declared Rate Bonus Strategy	<p>Uses a fixed rate, declared by the company each year.</p> <ul style="list-style-type: none"> • 1% Guaranteed Minimum Declared Rate. • Interest is credited daily. • Includes the Credited Interest Rate Bonus starting in year 11.
Credited Interest Rate Bonus	<p>Starting in policy year 11, a 0.5% interest rate enhancement will be added to the credited interest rate applied to the account values.</p> <ul style="list-style-type: none"> • The bonus is guaranteed if the current declared crediting rate being offered is greater than the guaranteed minimum declared crediting rate in the policy. • The bonus will not be credited to the loan collateral account.

Diversification

Global Multi-Index Bonus Strategy — Hypothetical Interest Rate Calculation¹

Index	Index Return	Multi-Index Percentage	Credited Rate
S&P 500®	19.42%	50%	9.71%
EURO STOXX 50®	6.49%	30%	1.95%
Hang Seng®	35.99%	20%	7.20%
Calculation: (9.71% + 1.95% + 7.20% = 18.86%) at a Participation Rate of 70% equals a total interest credit of 13.20%			

¹ Hypothetical interest rate calculation for illustrative purposes only. Not intended to predict or project any actual results. The Global Multi-Index Bonus Strategy (GMIBS) has been in existence for less than 10 years. The underlying indices that are the basis of the GMIBS credited interest calculation have been in existence for longer than 10 years. To show how the GMIBS interest rate is calculated, the 2017 Index Return was used for each index stated above.



Access to Policy Values

Policy Loans	Fixed loans are available any time. Preferred loans will be available after the policy has been in force for 10 years. <ul style="list-style-type: none">• 4% minimum loan interest rate credit.• 6% maximum loan interest rate charge.• The maximum loan amount is the cash surrender value less loan interest from the date of the loan to the next policy anniversary.
Withdrawals	Withdrawals are allowed at any time. <ul style="list-style-type: none">• A surrender charge will apply if a withdrawal is taken during the surrender charge period.• \$25 service fee for each withdrawal.• Minimum withdrawal amount: \$500.• Maximum withdrawal amount: cash surrender value minus \$5,000.
Death Benefit Disbursement Options	The owner may elect an income stream, based on the death benefit, to be paid to the beneficiary. If the owner has made no selection: <ul style="list-style-type: none">• The beneficiary may choose to receive a lump-sum death benefit.• The beneficiary may choose to receive an income stream, based on the death benefit.

Policy Expenses and Charges

Policy Expense Charge	An annual expense charge, per thousand of face amount
Policy Fee	\$75 per year
Cost of Insurance (COI)	An annual charge, based upon issue age, gender and underwriting class
Surrender Charge	Surrender charges will apply to withdrawals or surrenders during the first 15 policy years
Annual Account Value Charge	Applied ONLY to the account value of the HIGH CAP, HIGH PAR Index Bonus Strategies <ul style="list-style-type: none">• 1% annual charge



Policy Expenses and Charges

Accelerated Death Benefit Rider

Automatically included in the policy with no additional cost. This rider accelerates a portion of the death benefit for a terminal condition or a chronic illness:

- Terminal condition means death is expected within 12 months or less.
- Chronic illness means the insured has developed a severe cognitive impairment or is unable to perform at least two of six Activities of Daily Living (ADLs) without help for at least 90 consecutive days.
 - ADLs: eating, bathing, dressing, toileting, transferring/walking, and continence.
- Maximum accelerated benefit is the lesser of the death benefit less \$25,000 or \$500,000.

Benefits	
Terminal condition	The amount elected will be paid in a lump sum; less administrative fee.
Chronic illness¹	The amount elected will be paid out in 48 equal monthly installments; the administrative fee will be deducted from the first installment.
Death of insured	If the insured dies prior to all monthly payments being made, the death benefit less the accelerated benefit paid, will be paid as a lump-sum settlement or under an income option to the beneficiary.

- Administrative fee: \$250 one-time charge (or maximum amount allowed by the state of policy issue).

Return of Premium (ROP) Rider

Automatically included in the policy with no additional cost. This rider gives policyowners the flexibility to receive a penalty-free return of premium upon full policy surrender, if their needs change.

- Available day one.
- The ROP value received will be less any indebtedness, withdrawals, and benefit payments.

¹ Chronic illness is not available on Standard risk classes, but terminal illness is available.



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SAGICOR LIFE INSURANCE COMPANY

4343 N. Scottsdale Road, Suite 300

Scottsdale, AZ 85251

SagikorProducer.com

CLIENT SERVICES

888-724-4267, ext. 4610

PRODUCER RESOURCE CENTER

888-724-4267, ext. 4680

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