

WealthCare Indexed Single Premium Universal Life Insurance

PRODUCT QUICK VIEW



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.

Product Description

Issue Ages	Age last birthday <ul style="list-style-type: none"> Preferred class: 18 years – 85 years Standard class: 18 years – 80 years 											
Face Amount Limits	<ul style="list-style-type: none"> Minimum face amount: N/A Maximum face amount: N/A 											
Underwriting Classifications	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®	<ul style="list-style-type: none"> eApplication only, with policy eDelivery available; paper policy delivery is also available. No telephone interview and the opportunity for an underwriting decision in minutes, within age and Net Amount at Risk (NAR) limits,^{1,2} In most cases, no bodily fluids, no medical exams and no APS required³ Cases above NAR limits will be Referred to Underwriting (RTU).⁴ All Standard rate class cases will automatically be RTU, regardless of NAR amount. <table border="1"> <thead> <tr> <th>Ages</th> <th>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	NAR	18 – 49	\$500,000	50 – 65	\$350,000	66 – 75	\$200,000	76+	\$100,000
Ages	NAR											
18 – 49	\$500,000											
50 – 65	\$350,000											
66 – 75	\$200,000											
76+	\$100,000											
No Lapse Guarantee	<ul style="list-style-type: none"> The policy is guaranteed not to lapse if there is no indebtedness. Indebtedness could cause the policy to lapse. 											
Premium Limits	<ul style="list-style-type: none"> Minimum premium: \$5,000 Maximum premium: None 											
Allocation Date	<ul style="list-style-type: none"> The 1st, 5th, 10th, 15th, 20th or 25th day of the month 											
Modified Endowment Contract (MEC)	<ul style="list-style-type: none"> This policy is a MEC, unless exchanged from a non-MEC policy. 											

^{1,3}Issuance of the policy may depend upon the answer to the health questions set forth in the application.

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

⁴If 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.

Product Description

Interest Crediting Strategy Options¹	<p>Global and environmental, social and governance (ESG) opportunities with strategies linked to iShares® ETFs from BlackRock:</p> <ul style="list-style-type: none"> • 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 <p>U.S. opportunities with strategies linked to the S&P 500® Index:</p> <ul style="list-style-type: none"> • 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* <p>A fixed rate:</p> <ul style="list-style-type: none"> • Declared Rate Strategy
Credited Interest Rate Bonus²	<ul style="list-style-type: none"> • Starting in policy year 11, an interest rate enhancement will be added to the credited interest rate applied to the account values.
Policy Loans	<ul style="list-style-type: none"> • Fixed loans are available any time. Preferred loans will be available after the policy has been in force for 10 years.
Withdrawals	<ul style="list-style-type: none"> • Withdrawals are allowed at any time.
Surrender Charge	<ul style="list-style-type: none"> • 15 years — per thousand of face amount and varies by age, gender and underwriting class
Riders	<ul style="list-style-type: none"> • Automatically included in the policy with no additional cost. <ul style="list-style-type: none"> – Accelerated Death Benefit Rider^{3,4,5} – Return of Premium Rider

*There is a 1.00% Account Value Annual Charge for the higher growth potential of the High Cap and High Par Strategies.

¹For current rates and strategy options, download the **[Current Crediting Strategies/Rates PDF \(Form 4062\)](#)** from **[SagicorProducer.com](#)**.

²The bonus is guaranteed if the current declared crediting rate being offered is greater than the guaranteed minimum declared crediting rate in the policy.

³Chronic illness protection is not available on Standard risk classes, but terminal illness protection is available.

⁴Chronic illness protection is not available in CA.

⁵Administrative fee: \$250 one-time charge (or maximum amount allowed by the state of policy issue)

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Policy Forms: ICC191021, 1021CA, 1021FL, 1021, and 1021ND. Rider Forms: ICC196070, 6070, ICC196073, 6073, ICC196069, 6069, ICC196071, 6071, ICC196072, and 6072.

Withdrawals from non-Modified Endowment Contract (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.

Sagicor is rated “A-” (Excellent) by A.M. Best Company (4th best out of 16 possible ratings), affirmed as of October 20, 2023. Rating and guarantees based on the claims-paying ability of Sagicor Life Insurance Company.

For more information, please call us at 888-724-4267, ext. 4680.

SAGICOR LIFE INSURANCE COMPANY

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