



WealthCare

Indexed Single Premium Universal Life

Life Insurance Illustration
Prepared on February 9, 2024 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 (4th 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.

THIS IS AN ILLUSTRATION ONLY. AN ILLUSTRATION IS NOT INTENDED TO PREDICT ACTUAL PERFORMANCE. INTEREST RATES, DIVIDENDS, OR VALUES THAT ARE SET FORTH IN THE ILLUSTRATION ARE NOT GUARANTEED, EXCEPT FOR THOSE ITEMS CLEARLY LABELED AS GUARANTEED.

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.

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

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TAXATION OF LIFE INSURANCE

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

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%.

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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	4.96%	4.50%	5.25%	5.00%
S&P 500® Index – Par Strategy	5.34%	6.48%	6.39%	5.75%
iShares® MSCI EAFE ETF – Par Strategy	5.26%	3.10%	3.54%	3.81%
iShares® MSCI Emerging Markets ETF – Par Strategy	5.19%	2.40%	2.94%	4.57%
iShares® ESG Aware MSCI USA ETF – Par Strategy	5.89%	6.07%	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	7.75%	6.60%	7.55%	7.24%
S&P 500® Index – High Par Strategy	7.50%	7.92%	7.81%	7.03%
iShares® MSCI EAFE ETF – High Par Strategy	7.75%	4.04%	4.60%	4.95%

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 31st 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%

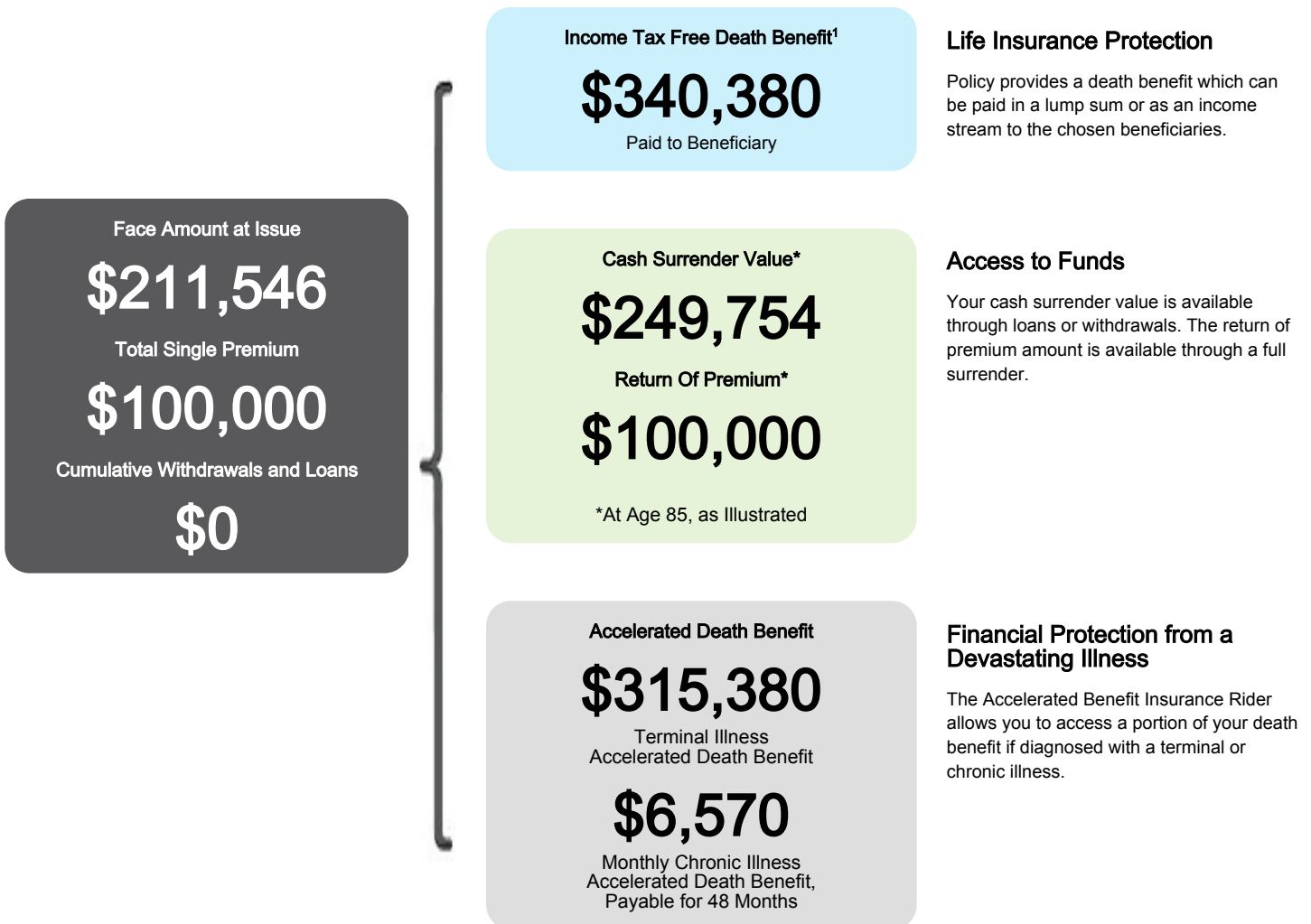
Jenny Client
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FLEXIBLE OPTIONS — BECAUSE LIFE HAPPENS

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.



¹IRC §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
Crediting Term	1 Year	1 Year	1 Year	1 Year	1 Year	1 Year	1 Year	1 Year	1 Year
Ticker	N/A	SPX	SPX	SPX	SPX	EFA	EFA	EEM	ESGU
Initial Cap Rate	N/A	7.50%	11.00%	Uncapped	Uncapped	Uncapped	Uncapped	Uncapped	Uncapped
Initial Participation Rate	N/A	100%	100%	45.00%	55.00%	50.00%	65.00%	40.00%	40.00%
Crediting Floor	N/A	0%	0%	0%	0%	0%	0%	0%	0%
Account Value Annual Charge	N/A	N/A	1.00%	N/A	1.00%	N/A	1.00%	N/A	N/A
Assumed Illustrated Interest Rate	2.25%	4.96%	7.75%	5.34%	7.50%	5.26%	7.75%	5.19%	5.89%
Maximum Illustrated Interest Rate	2.25%	4.96%	7.75%	5.34%	7.50%	5.26%	7.75%	5.19%	5.89%

CREDITING STRATEGY RATE BONUS

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

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.

¹The 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*

5 – Year, 10 – Year, and 15 – Year Average	The Arithmetic Average returns over the prior 5-, 10-, & 15- Year periods using the current Cap and Par rates; if applicable.
Declared Rate Strategy	Interest is credited daily to the Declared Rate Strategy Account.
Allocation Percentage	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.
Index Close	The value of the index on the date shown.
Index Growth	The percentage growth in the index for the calendar year shown.

Jenny Client
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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%	4.96%	7.50%	100%
S&P 500® Index – High Cap Strategy	0%	7.75%	11.00%	100%
S&P 500® Index – Par Strategy	0%	5.34%	Uncapped	45.00%
S&P 500® Index – High Par Strategy	0%	7.50%	Uncapped	55.00%
iShares MSCI EAFE ETF – Par Strategy	0%	5.26%	Uncapped	50.00%
iShares MSCI EAFE ETF – High Par Strategy	0%	7.75%	Uncapped	65.00%
iShares MSCI Emerging Markets ETF – Par Strategy	0%	5.19%	Uncapped	40.00%
iShares ESG Aware MSCI USA ETF – Par Strategy	100%	5.89%	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	101,566	100,000	276,935
2	62	0	91,594	100,000	263,769	96,076	100,000	263,769	103,206	100,000	272,226
3	63	0	87,323	100,000	255,219	94,002	100,000	255,219	104,926	100,000	267,792
4	64	0	82,995	100,000	247,005	91,842	100,000	247,005	106,713	100,155	263,586
5	65	0	78,608	100,000	239,120	89,596	100,000	239,120	108,567	102,227	259,606
		\$0									
6	66	0	74,156	100,000	231,546	87,257	100,000	231,546	110,490	104,368	255,836
7	67	0	69,632	100,000	224,271	84,821	100,000	224,271	112,487	106,583	252,275
8	68	0	65,032	100,000	217,283	82,284	100,000	217,283	114,561	108,874	248,920
9	69	0	60,338	100,000	211,546	79,630	100,000	211,546	116,713	111,245	245,754
10	70	0	55,486	100,000	211,546	76,807	100,000	211,546	118,944	113,691	242,762
		\$0									
11	71	0	50,445	100,000	211,546	77,727	100,000	211,546	125,468	121,091	248,289
12	72	0	45,177	100,000	211,546	78,552	100,000	211,546	132,305	128,804	253,939
13	73	0	39,636	100,000	211,546	79,259	100,000	211,546	139,458	136,833	259,718
14	74	0	33,767	100,000	211,546	79,821	100,000	211,546	146,932	145,183	265,629
15	75	0	27,507	100,000	211,546	80,205	100,000	211,546	154,730	153,854	271,675
		\$0									
16	76	0	20,780	100,000	211,546	80,377	100,000	211,546	162,853	162,853	277,869
17	77	0	13,494	100,000	211,546	80,295	100,000	211,546	171,305	171,305	284,200
18	78	0	5,534	100,000	211,546	79,905	100,000	211,546	180,081	180,081	290,683
19	79	0	0	100,000	211,546	79,136	100,000	211,546	189,172	189,172	297,300
20	80	0	0	100,000	211,546	77,894	100,000	211,546	198,556	198,556	304,049
		\$0									
25	85	0	0	100,000	211,546	60,763	100,000	211,546	249,754	249,754	340,380
30	90	0	0	100,000	211,546	1,898	100,000	211,546	306,357	306,357	381,221
35	95	0	0	100,000	211,546	0	100,000	211,546	367,194	367,194	428,125
40	100	0	0	100,000	211,546	0	100,000	211,546	432,228	432,228	481,329

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%	4.96%	7.50%	100%
S&P 500® Index – High Cap Strategy	0%	7.75%	11.00%	100%
S&P 500® Index – Par Strategy	0%	5.34%	Uncapped	45.00%
S&P 500® Index – High Par Strategy	0%	7.50%	Uncapped	55.00%
iShares MSCI EAFE ETF – Par Strategy	0%	5.26%	Uncapped	50.00%
iShares MSCI EAFE ETF – High Par Strategy	0%	7.75%	Uncapped	65.00%
iShares MSCI Emerging Markets ETF – Par Strategy	0%	5.19%	Uncapped	40.00%
iShares ESG Aware MSCI USA ETF – Par Strategy	100%	5.89%	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	500,952	500,952	544,448
50	110	0	0	100,000	211,546	0	100,000	211,546	578,087	578,087	617,720
55	115	0	0	100,000	211,546	0	100,000	211,546	665,062	665,062	700,736
60	120	0	0	100,000	211,546	0	100,000	211,546	763,132	763,132	795,178
61	121	0	0	100,000	211,546	0	100,000	211,546	784,208	784,208	815,584

Jenny Client
Female, 60, Preferred Non-Tobacco

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, 2022	4,076.57	-14.47%	67.77	-13.87%	39.39	-19.37%	90.51	-16.12%
December 31, 2021	4,766.18	26.89%	78.68	7.84%	48.85	-5.46%	107.90	25.42%
December 31, 2020	3,756.07	16.26%	72.96	5.07%	51.67	15.15%	86.03	20.63%
December 31, 2019	3,230.78	28.88%	69.44	18.14%	44.87	14.87%	71.32	29.84%
December 31, 2018	2,506.85	-6.24%	58.78	-16.40%	39.06	-17.11%	54.93	-5.83%
December 31, 2017	2,673.61	19.42%	70.31	21.79%	47.12	34.59%	58.33	
December 31, 2016	2,238.83	9.54%	57.73	-1.69%	35.01	8.76%		
December 31, 2015	2,043.94	-0.73%	58.72	-3.48%	32.19	-18.07%		
December 31, 2014	2,058.90	11.39%	60.84	-9.33%	39.29	-6.00%		
December 31, 2013	1,848.36	29.60%	67.10	18.01%	41.80	-5.75%		
December 31, 2012	1,426.19	13.41%	56.86	14.80%	44.35	16.90%		
December 31, 2011	1,257.60	0.00%	49.53	-14.93%	37.94	-20.36%		
December 31, 2010	1,257.64	12.78%	58.22	5.32%	47.64	14.80%		
December 31, 2009	1,115.10	23.45%	55.28	23.23%	41.50	66.20%		
December 31, 2008	903.25	-38.49%	44.86	-42.85%	24.97	-50.16%		
December 31, 2007	1,468.36	3.53%	78.50	7.21%	50.10	31.65%		
December 31, 2006	1,418.30	13.62%	73.22	23.20%	38.06	29.37%		
December 31, 2005	1,248.29	3.00%	59.43	11.26%	29.42	31.16%		
December 31, 2004	1,211.92	8.99%	53.42	17.16%	22.43	23.13%		
December 31, 2003	1,111.92	26.38%	45.59	38.15%	18.21	0.00%		

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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, 2022	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
December 31, 2021	7.50%	11.00%	12.10%	14.79%	3.92%	5.10%	0.00%	10.17%
December 31, 2020	7.50%	11.00%	7.32%	8.94%	2.53%	3.29%	6.06%	8.25%
December 31, 2019	7.50%	11.00%	13.00%	15.88%	9.07%	11.79%	5.95%	11.94%
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%	10.90%	14.16%	13.84%	
December 31, 2016	7.50%	9.54%	4.29%	5.24%	0.00%	0.00%	3.50%	
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%	9.00%	11.71%	0.00%	
December 31, 2012	7.50%	11.00%	6.03%	7.37%	7.40%	9.62%	6.76%	
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%	2.66%	3.46%	5.92%	
December 31, 2009	7.50%	11.00%	10.55%	12.90%	11.61%	15.10%	26.48%	
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%	3.61%	4.69%	12.66%	
December 31, 2006	7.50%	11.00%	6.13%	7.49%	11.60%	15.08%	11.75%	
December 31, 2005	3.00%	3.00%	1.35%	1.65%	5.63%	7.32%	12.46%	
December 31, 2004	7.50%	8.99%	4.05%	4.95%	8.58%	11.15%		
December 31, 2003	7.50%	11.00%	11.87%	14.51%	19.07%	24.80%		

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 Sagicor 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 Scale	Non-Guaranteed Current
Year 5, Age 65			
Accumulation Value	\$78,608	\$89,596	\$108,567
Cash Surrender Value	\$100,000	\$100,000	\$102,227
Death Benefit	\$239,120	\$239,120	\$259,606
Year 10, Age 70			
Accumulation Value	\$55,486	\$76,807	\$118,944
Cash Surrender Value	\$100,000	\$100,000	\$113,691
Death Benefit	\$211,546	\$211,546	\$242,762
Year 20, Age 80			
Accumulation Value	\$0	\$77,894	\$198,556
Cash Surrender Value	\$100,000	\$100,000	\$198,556
Death Benefit	\$211,546	\$211,546	\$304,049

Jenny Client
Female, 60, Preferred Non-Tobacco

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

ILLUSTRATED SUMMARY VALUES

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

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Jenny Client
Female, 60, Preferred Non-Tobacco

DISCLOSURES, *continued*

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Jenny Client
 Female, 60, Preferred Non-Tobacco

INPUT SUMMARY REPORT

Insured Information		Risk Information	
Issue State:	Colorado		
Insured Name:	Jenny Client	Risk Classification:	Preferred Non-Tobacco
Gender:	Female		
Birth Date:	02/09/1964		
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:	No
Input Summary:	Yes