

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 						
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" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Non-Tobacco</th> <th style="text-align: left;">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><i>Please note: Chronic Illness Accelerated Death Benefit is not available on Standard underwriting classes.</i></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)
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Accelewriting®	<p>eApplication: eDelivery of policies is available with eApp.</p> <p>Paper policy delivery is also available.</p> <ul style="list-style-type: none"> As part of Accelewriting, Sagicor 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 Net Amount at Risk (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 Attending Physician’s Statement (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. 						

Product Description

<p>Preferred Rate Class NAR Limits</p>	<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
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76+	\$100,000										
<p>Riders</p>	<ul style="list-style-type: none"> Automatically included in the policy for no additional cost. <p>Return of Premium Rider — Available day one, this rider gives policyowners the flexibility to receive a penalty-free return of premium upon full policy surrender, if their needs change.³</p> <p>Accelerated Death Benefit Rider — This rider accelerates a portion of the death benefit in the event of a terminal condition or a chronic illness^{4,5}, providing income tax-free cash payments to the policyowner 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 as further described in the policy.</p> <ul style="list-style-type: none"> Maximum accelerated benefit is the lesser of the death benefit less \$25,000 or \$500,000. The chronic illness amount elected will be paid out in 48 equal monthly installments. The administrative fee will be deducted from the first installment. A chronic illness lump sum payment option is also available. 										
<p>Interest Crediting Strategy Options⁶</p>	<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 										
<p>Credited Interest Rate Bonus</p>	<ul style="list-style-type: none"> Starting in policy year 11, a 0.50% 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. 										
<p>Modified Endowment Contract (MEC)</p>	<p>This policy is a MEC, unless exchanged from a non-MEC policy.</p>										
<p>No Lapse Guarantee</p>	<p>The policy is guaranteed not to lapse if there is no indebtedness. Indebtedness could cause the policy to lapse.</p>										
<p>Policy Loans</p>	<p>Fixed loans are available any time. Preferred loans will be available after the policy has been in force for 10 years.</p>										
<p>Withdrawals</p>	<p>Withdrawals are allowed at any time.</p>										
<p>Surrender Charge</p>	<p>Surrender charges will apply to withdrawals or surrenders during the first 15 policy years.</p>										

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

¹Issuance 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.

³Less any indebtedness, withdrawals, and benefit payments.

⁴Chronic illness protection is not available on Standard risk classes, but terminal illness protection is available.

⁵Chronic illness protection is not available in CA.

⁶For current rates and strategy options, download the Current Crediting Strategies/Rates PDF (Form 4062) from the Producer Portal.

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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.

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

SAGICOR LIFE INSURANCE COMPANY

8660 E. Hartford Drive, Suite 200

Scottsdale, AZ 85255

[SagicorProducer.com](https://www.SagicorProducer.com)