



4343 N. Scottsdale Rd., Suite 300
Scottsdale, Arizona 85251
888-724-4267

GUARANTOR AGREEMENT

LIFE INSURANCE COMPANY

In order to induce Sagicor Life Insurance Company ("Company") to enter into an Advanced Commission Loan Agreement ("Loan Agreement") by and between the Company and certain Producers, the undersigned Guarantor hereby unconditionally guarantees the payment of all commissions which the Company now or hereafter advances to any such Producers in accordance with the terms of each such Producer's Loan Agreement and Producer Agreement.

As used herein, the term "Producer" shall mean any producer of the Company either who the Company assigns to Guarantor per Guarantor's Producer Agreement and who becomes a part of Guarantor's hierarchy, or on whom the Guarantor otherwise receives an override commission, regardless of the number of levels of producers under the Guarantor.

Guarantor hereby approves any advances which Company makes, in accordance with the terms of a Loan Agreement, to a Producer, and Company shall not be obligated to obtain Guarantor's approval on any such advances. Company and Guarantor must expressly agree in writing to any advance commission loan payment made to a Producer in exception to the maximums specified in that Producer's Loan Agreement.

The obligation of Guarantor hereunder is an absolute, unconditional, continuing guaranty of payment and performance by the Producers and will not terminate until all Producers have paid in full all amounts owing to Company and performed all obligations under the terms of each Producer's Loan Agreement.

Guarantor understands that all first year, renewal and override commissions, to which Guarantor is or becomes entitled under any contract Guarantor enters into with the Company, are hereby assigned as security for the repayment of sums guaranteed by endorsement hereon and that Guarantor is responsible upon demand for the repayment of any advanced commission loans made by the Company pursuant to and in accordance with a Producer's Loan Agreement.

This Guarantor Agreement shall survive the termination of any contractual relationship between Sagicor Life Insurance Company and the Producer and the Guarantor.

Printed Name of Guarantor (and Title if signing as Principal for Entity)	Producer Number	Tax ID Number
Signature of Guarantor	Date	

TO BE COMPLETED BY THE HOME OFFICE

The effective date of this Guarantor Agreement is _____ 20 ____ .

Signed By: _____
Signature Printed Name

Title of Signer: _____

