

# Products At A Glance

Sagicor Life Insurance Company is a full-service life insurance company that helps clients make wise financial decisions today to ensure that they are protected tomorrow. We are licensed in 45 states and the District of Columbia. Sagicor is rated “A-” (Excellent) by A.M. Best Company (4<sup>th</sup> best out of 16 possible ratings). This rating is based on Sagicor’s financial strength and ability to meet its ongoing obligations. Sagicor is a wholly-owned subsidiary of Sagicor Financial Corporation Limited<sup>1</sup>, one of the oldest insurance groups in the Americas, with operations in 22 countries, mainly in the United States, Latin America and the Caribbean. Sagicor is committed to offering customers world-class service with integrity and value.

**Insurance Professional Only. No Public Distribution.**



# LIFE PRODUCTS

Product	Features	Issue Ages	Riders & Surrender Charges
<p>Sagikor's WealthCare Indexed Single Premium Universal Life Insurance Policy Form: ICC191021</p>	<ul style="list-style-type: none"> <li>• Minimum and Maximum Face Amounts - N/A</li> <li>• Risk Classes - Preferred NT and T up to table 4, Standard NT and T, tables 5 - 6</li> <li>• Lifetime guaranteed death benefit</li> <li>• Fixed loans available any time</li> <li>• Preferred loans available beginning policy year 11</li> <li>• Withdrawals allowed at any time</li> <li>• Credited Interest Rate Bonus (Persistency Bonus) beginning policy year 11</li> <li>• Five Distinct Crediting Strategies available: <ul style="list-style-type: none"> <li>- S&amp;P 500® Index Bonus CAP Strategy</li> <li>- Global Multi-Index Bonus PAR Strategy</li> <li>- S&amp;P 500® Index Bonus HIGH CAP Strategy*</li> <li>- Global Multi-Index Bonus HIGH PAR Strategy*</li> <li>- Declared Rate Bonus Strategy</li> </ul> </li> <li>• eApplication - Policy eDelivery available. Paper policy delivery is also available. <ul style="list-style-type: none"> <li>- For Preferred rate clients, there is an opportunity to get an underwriting decision in minutes, provided they're within the Net Amount of Risk (NAR) limits<sup>2,3</sup></li> <li>- All other cases will be Referred to Underwriting (RTU)</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Preferred class: 18 years - 85 years</li> <li>• Standard class: 18 years - 80 years</li> </ul>	<ul style="list-style-type: none"> <li>• Automatically included in the policy with no additional cost.</li> <li>• <b>Return of Premium Rider</b> - Available day one; gives policyowners the flexibility to receive a penalty-free return of premium upon full policy surrender, if their needs change.<sup>4</sup></li> <li>• <b>Accelerated Death Benefit Rider</b> - This rider accelerates a portion of the death benefit in the event of a terminal condition or a chronic illness<sup>5</sup>, 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.</li> </ul>
<p>Sage Whole Life Policy Form: ICC091009/1009</p>	<ul style="list-style-type: none"> <li>• Minimum Face Amount - \$25,000<sup>6</sup> Maximum Face Amount - \$250,000</li> <li>• Juvenile Issue Risk Class - Standard Juvenile</li> <li>• Accelewriting® Risk Classes - Preferred NT, Standard NT, Rated NT, Preferred T, Standard T</li> <li>• Fully Underwritten Risk Classes - Preferred NT, Standard NT, Preferred T, Standard T, and Substandard up to Table 8</li> <li>• Guaranteed Level Premiums, Cash Value and Death Benefit</li> <li>• Loans are allowed at any time</li> <li>• Non-Participating</li> <li>• eApplication only, utilizing Accelewriting® (No bodily fluids, no telephone interview)<sup>2</sup> and Fully Underwritten (eApp only)</li> <li>• Policy eDelivery available (Not available with Fully Underwritten process)</li> </ul>	<ul style="list-style-type: none"> <li>• 15 Days - 15 Years \$25,000 - \$99,999 Juvenile Issue (eApp only)</li> <li>• 16 Years - 65 Years \$25,000 - \$250,000 Accelewriting® (eApp only)</li> <li>• 66 Years - 85 Years \$25,000 - \$250,000 Fully Underwritten (eApp only)</li> </ul>	<ul style="list-style-type: none"> <li>• Accelerated Benefit Insurance Rider for Terminal Condition<sup>7</sup> (Inherent Rider - no additional charge)</li> <li>• Optional Riders (For an additional charge): <ul style="list-style-type: none"> <li>- Accidental Death Benefit Rider</li> <li>- Children's Term Rider</li> <li>- Waiver of Premium Rider</li> </ul> </li> </ul>

# LIFE PRODUCTS

Product	Features	Issue Ages	Riders
<p>Sage Term (10/15/20 Year Term) Policy Form: ICC101000/1000, ICC141015</p>	<ul style="list-style-type: none"> <li>• Minimum Face Amount - \$50,000 (No maximum)</li> <li>• Accelewriting® Risk Classes - Preferred Plus NT, Preferred NT, Standard NT, Rated NT, Rated 2 NT<sup>8</sup>, Preferred Plus T, Preferred T, Standard T, Rated T<sup>8</sup> and Rated 2 T<sup>8</sup></li> <li>• Fully Underwritten Risk Classes - Preferred Plus NT, Preferred NT, Standard NT, Preferred Plus T, Preferred T, Standard T, and Substandard up to Table 8</li> <li>• Guaranteed Level Premiums</li> <li>• Conversion Credits available in years 2 through 5</li> <li>• Convertible to age 70</li> <li>• Policy Fees (Non-Commissionable): \$70 Annually/\$35 for a spousal policy</li> <li>• eApplication utilizing Accelewriting® (No bodily fluids, no telephone interview)<sup>9</sup> and Fully Underwritten (eApp or paper) available</li> <li>• Policy eDelivery available with eApplication (Not available with paper application or Fully Underwritten process)</li> </ul>	<ul style="list-style-type: none"> <li>• 20 Year Term (to age 55 for Tobacco) 18 Years - 65 Years</li> <li>• 15 Year Term 18 Years - 70 Years</li> <li>• 10 Year Term 18 Years - 75 Years</li> <li>• Accelewriting® (eApp only) <ul style="list-style-type: none"> <li>- 18 Years - 45 Years \$50,000 - \$1,000,000</li> <li>- 46 Years - 55 Years \$50,000 - \$750,000</li> <li>- 56 Years - 65 Years \$50,000 - \$500,000</li> </ul> </li> <li>• Fully Underwritten (eApp and paper) <ul style="list-style-type: none"> <li>- 18 Years - 45 Years \$1,000,001 and over</li> <li>- 46 Years - 55 Years \$750,001 and over</li> <li>- 56 Years - 65 Years \$500,001 and over</li> <li>- 66 Years - 75 Years \$50,000 and over</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Accelerated Benefit Insurance Rider for Terminal Condition or Nursing Home Confinement<sup>7</sup> (Inherent Rider - no additional charge)</li> <li>• Optional Riders (For an additional charge): <ul style="list-style-type: none"> <li>- Accidental Death Benefit Rider</li> <li>- Children's Term Rider</li> <li>- Waiver of Premium Rider</li> </ul> </li> </ul>

# LIFE PRODUCTS

Product	Features	Issue Ages	Riders & Surrender Charges
Sage Indexed Universal Life Policy Form: ICC171017	<ul style="list-style-type: none"> <li>Minimum Face Amount - \$100,000 (No maximum); \$50,000 Juvenile (Max \$99,999)</li> <li>Risk Classes - Juvenile, Preferred NT, Standard NT, Preferred T, Standard T and Substandard up to Table 8</li> <li>Built-in Lapse Protection (No Lapse Guarantee)<sup>10</sup></li> <li>Two Death Benefit Options:               <ul style="list-style-type: none"> <li>- Option A - Level Death Benefit</li> <li>- Option B - Increasing Death Benefit</li> </ul> </li> <li>Fixed and variable loan options any time after the policy has a Cash Surrender Value</li> <li>Preferred loans available beginning policy year 11</li> <li>One Withdrawal per year beginning policy year 2</li> <li>Credited Interest Rate Bonus (Persistency Bonus) beginning policy year 11</li> <li>Three Distinct Crediting Strategies (Global Multi-Index Bonus Strategy available)</li> <li>eApplication utilizing Accelewriting<sup>®</sup> (No bodily fluids, no telephone interview)<sup>9</sup> and Fully Underwritten (eApp or paper) available</li> <li>Policy eDelivery available with eApplication (Not available with Juvenile, paper application or Fully Underwritten process)</li> </ul>	<ul style="list-style-type: none"> <li>15 Days - 17 Years \$50,000 - \$99,999 Juvenile Issue (eApp only)</li> <li>Accelewriting<sup>®</sup> (eApp only)               <ul style="list-style-type: none"> <li>- 18 Years - 50 Years \$100,000 - \$1,000,000</li> <li>- 51 Years - 65 Years \$100,000 - \$500,000</li> </ul> </li> <li>Fully Underwritten (eApp and paper)               <ul style="list-style-type: none"> <li>- 18 Years - 50 Years \$1,000,001 and over</li> <li>- 51 Years - 65 Years \$500,001 and over</li> <li>- 66 Years - 85 Years (to 70 Years in CA) \$100,000 and over</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Accelerated Benefit Insurance Rider for Terminal Condition or Chronic Illness<sup>7</sup> (Inherent Rider - no additional charge; <b>Chronic Illness not available in CA</b>)</li> <li>Over Loan Lapse Protection Rider (Inherent Rider - no additional charge unless invoked by policyowner)</li> <li>Optional Riders (For an additional charge):               <ul style="list-style-type: none"> <li>- Accidental Death Benefit Rider</li> <li>- Children's Term Rider</li> <li>- Guaranteed Insurability Option Rider</li> <li>- Waiver of Monthly Deductions Rider</li> </ul> </li> <li>Surrender Charge - Fifteen years</li> </ul>
Sage NLUL Policy Form: ICC101010/1010	<ul style="list-style-type: none"> <li>Minimum Face Amount - \$25,000<sup>6</sup> (No maximum)</li> <li>Juvenile Issue Risk Class - Standard Juvenile</li> <li>Accelewriting<sup>®</sup> Risk Classes - Preferred NT, Standard NT, Rated NT, Preferred T, Standard T</li> <li>Fully Underwritten Risk Classes - Preferred NT, Standard NT, Preferred T, Standard T, and Substandard up to Table 8</li> <li>Two Death Benefit Options:               <ul style="list-style-type: none"> <li>- Option A - Level Death Benefit</li> <li>- Option B - Increasing Death Benefit</li> </ul> </li> <li>Loans allowed after the policy has a Cash Surrender Value</li> <li>One Partial Withdrawal per year beginning policy year 2</li> <li>Minimum Guaranteed Interest Rate 2.5%</li> <li>eApplication utilizing Accelewriting<sup>®</sup> (No bodily fluids, no telephone interview)<sup>2</sup> and Fully Underwritten (eApp or paper) available</li> <li>Policy eDelivery available with eApplication (Not available with paper application or Fully Underwritten process)</li> </ul>	<ul style="list-style-type: none"> <li>15 Days - 15 Years \$25,000 - \$99,999 Juvenile Issue (eApp only)</li> <li>16 Years - 65 Years \$25,000 - \$400,000 Accelewriting<sup>®</sup> (eApp only)</li> <li>66 Years - 85 Years \$25,000 - \$400,000 Fully Underwritten (eApp and paper)</li> <li>16 Years - 85 Years \$400,001 and over Fully Underwritten (eApp and paper)</li> </ul>	<ul style="list-style-type: none"> <li>Accelerated Benefit Insurance Rider for Terminal Condition or Chronic Illness<sup>7</sup> (Inherent Rider - no additional charge)</li> <li>Optional Riders (For an additional charge):               <ul style="list-style-type: none"> <li>- Accidental Death Benefit Rider</li> <li>- Children's Term Rider</li> <li>- Waiver of Monthly Deductions Rider</li> </ul> </li> <li>Surrender Charge - Twenty years</li> </ul>

# ANNUITY PRODUCTS

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<p>Sage Secure Fixed Indexed Single Premium Deferred Annuity Policy Form: ICC173007</p>	<ul style="list-style-type: none"> <li>• Minimum Premium - \$25,000 (Qualified and Non-Qualified)</li> <li>• Potential for Significant Cash Value Growth</li> <li>• Tax-Deferred Growth</li> <li>• Penalty Free Withdrawals<sup>11</sup> <ul style="list-style-type: none"> <li>- Beginning contract year 2, 10% each year</li> <li>- Nursing Home Facility, Confined Care Facility Confinement or Terminal Illness<sup>7</sup></li> </ul> </li> <li>• Market Value Adjustment (MVA)</li> <li>• Choice of 5-, 7-, or 10-Year Surrender Charge periods</li> <li>• Three Distinct Crediting Strategies (Global Multi-Index Strategy available)</li> <li>• No policy fees or annual charges</li> <li>• eApplication available</li> </ul>	<ul style="list-style-type: none"> <li>• 15 Days - 90 Years (Applies to both the Owner &amp; Annuitant)</li> </ul>	<ul style="list-style-type: none"> <li>• Surrender Charges:</li> </ul> <table border="1"> <thead> <tr> <th>Year</th> <th>10-Year Charge %</th> <th>7-Year Charge %</th> <th>5-Year Charge %</th> </tr> </thead> <tbody> <tr><td>1</td><td>9%</td><td>9%</td><td>9%</td></tr> <tr><td>2</td><td>9%</td><td>8%</td><td>8%</td></tr> <tr><td>3</td><td>8%</td><td>7%</td><td>7%</td></tr> <tr><td>4</td><td>7%</td><td>6%</td><td>6%</td></tr> <tr><td>5</td><td>6%</td><td>5%</td><td>5%</td></tr> <tr><td>6</td><td>5%</td><td>4%</td><td></td></tr> <tr><td>7</td><td>4%</td><td>3%</td><td></td></tr> <tr><td>8</td><td>3%</td><td></td><td></td></tr> <tr><td>9</td><td>2%</td><td></td><td></td></tr> <tr><td>10</td><td>1%</td><td></td><td></td></tr> </tbody> </table>	Year	10-Year Charge %	7-Year Charge %	5-Year Charge %	1	9%	9%	9%	2	9%	8%	8%	3	8%	7%	7%	4	7%	6%	6%	5	6%	5%	5%	6	5%	4%		7	4%	3%		8	3%			9	2%			10	1%		
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<p>Sage Secure Fixed Indexed Single Premium Deferred Annuity (California Only) Policy Form: 3007CA</p>	<ul style="list-style-type: none"> <li>• Minimum Premium - \$25,000 (Qualified and Non-Qualified)</li> <li>• Potential for Significant Cash Value Growth</li> <li>• Tax-Deferred Growth</li> <li>• Penalty Free Withdrawals<sup>11</sup> <ul style="list-style-type: none"> <li>- Beginning contract year 2, 10% each year</li> <li>- Nursing Home Facility, Confined Care Facility Confinement or Terminal Illness<sup>7</sup></li> </ul> </li> <li>• No Market Value Adjustment (MVA)</li> <li>• Choice of 5-, 7-, or 10-Year Surrender Charge periods</li> <li>• Three Distinct Crediting Strategies (Global Multi-Index Strategy available)</li> <li>• No policy fees or annual charges</li> <li>• eApplication available</li> </ul>	<ul style="list-style-type: none"> <li>• 15 Days - 90 Years (Applies to both the Owner &amp; Annuitant)</li> </ul>	<ul style="list-style-type: none"> <li>• Surrender Charges:</li> </ul> <table border="1"> <thead> <tr> <th>Year</th> <th>10-Year Charge %</th> <th>7-Year Charge %</th> <th>5-Year Charge %</th> </tr> </thead> <tbody> <tr><td>1</td><td>8.40%</td><td>8.40%</td><td>8.40%</td></tr> <tr><td>2</td><td>8.35%</td><td>8.35%</td><td>8.35%</td></tr> <tr><td>3</td><td>7.35%</td><td>7.35%</td><td>7.35%</td></tr> <tr><td>4</td><td>6.30%</td><td>6.30%</td><td>6.30%</td></tr> <tr><td>5</td><td>5.30%</td><td>5.30%</td><td>5.30%</td></tr> <tr><td>6</td><td>4.25%</td><td>4.25%</td><td></td></tr> <tr><td>7</td><td>3.20%</td><td>3.20%</td><td></td></tr> <tr><td>8</td><td>2.15%</td><td></td><td></td></tr> <tr><td>9</td><td>1.05%</td><td></td><td></td></tr> <tr><td>10</td><td>0.00%<sup>†</sup></td><td></td><td></td></tr> </tbody> </table> <p><sup>†</sup>The 10-Year Surrender Charge option only has 9 years of surrender charges. There is no surrender charge in year ten.</p>	Year	10-Year Charge %	7-Year Charge %	5-Year Charge %	1	8.40%	8.40%	8.40%	2	8.35%	8.35%	8.35%	3	7.35%	7.35%	7.35%	4	6.30%	6.30%	6.30%	5	5.30%	5.30%	5.30%	6	4.25%	4.25%		7	3.20%	3.20%		8	2.15%			9	1.05%			10	0.00% <sup>†</sup>		
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<p>Milestone MYGA Multi-Year Guaranteed Annuity</p> <p>Policy Form: ICC173008</p>	<ul style="list-style-type: none"> <li>Minimum Premium - \$15,000 (Qualified and Non-Qualified)</li> <li>Choice of 3-, 5-, or 7-Year Guarantee period</li> <li>Competitive Fixed Interest Rate</li> <li>Tax-Deferred Growth</li> <li>Penalty Free Withdrawals<sup>11</sup> <ul style="list-style-type: none"> <li>– Beginning contract year 2, 10% each year</li> </ul> </li> <li>Penalty Free Window<sup>12</sup></li> <li>Market Value Adjustment (MVA)</li> <li>Annuitant Payout Options<sup>13</sup> - Period Certain Only, Life Only, Life with Period Certain, Joint and Survivor, Fixed Income</li> <li>No annual contract fees</li> <li>eApplication and paper application available</li> </ul>	<ul style="list-style-type: none"> <li>15 Days - 90 Years (Applies to both the Owner &amp; Annuitant)</li> </ul>	<ul style="list-style-type: none"> <li>Surrender Charges:</li> </ul> <table border="1"> <thead> <tr> <th>Guarantee Period</th> <th>7-Year Charge %</th> <th>5-Year Charge %</th> <th>3-Year Charge %</th> </tr> </thead> <tbody> <tr> <td>1<sup>st</sup></td> <td>9%</td> <td>9%</td> <td>9%</td> </tr> <tr> <td>2<sup>nd</sup></td> <td>8%</td> <td>8%</td> <td>8%</td> </tr> <tr> <td>3<sup>rd</sup></td> <td>7%</td> <td>7%</td> <td>7%</td> </tr> <tr> <td>4<sup>th</sup></td> <td>6%</td> <td>6%</td> <td></td> </tr> <tr> <td>5<sup>th</sup></td> <td>5%</td> <td>5%</td> <td></td> </tr> <tr> <td>6<sup>th</sup></td> <td>4%</td> <td></td> <td></td> </tr> <tr> <td>7<sup>th</sup></td> <td>3%</td> <td></td> <td></td> </tr> </tbody> </table>	Guarantee Period	7-Year Charge %	5-Year Charge %	3-Year Charge %	1 <sup>st</sup>	9%	9%	9%	2 <sup>nd</sup>	8%	8%	8%	3 <sup>rd</sup>	7%	7%	7%	4 <sup>th</sup>	6%	6%		5 <sup>th</sup>	5%	5%		6 <sup>th</sup>	4%			7 <sup>th</sup>	3%		
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<p>Milestone MYGA Multi-Year Guaranteed Annuity (California Only)</p> <p>Policy Form: 3008CA</p>	<ul style="list-style-type: none"> <li>Minimum Premium - \$15,000 (Qualified and Non-Qualified)</li> <li>Choice of 3-, 5-, or 7-Year Guarantee period</li> <li>Competitive Fixed Interest Rate</li> <li>Tax-Deferred Growth</li> <li>Penalty Free Withdrawals<sup>11</sup> <ul style="list-style-type: none"> <li>– Beginning contract year 2, 10% each year</li> </ul> </li> <li>Penalty Free Window<sup>12</sup></li> <li>No Market Value Adjustment (MVA)</li> <li>Annuitant Payout Options<sup>13</sup> - Period Certain Only, Life Only, Life with Period Certain, Joint and Survivor, Fixed Income</li> <li>No annual contract fees</li> <li>eApplication and paper application available</li> </ul>	<ul style="list-style-type: none"> <li>15 Days - 90 Years (Applies to both the Owner &amp; Annuitant)</li> </ul>	<ul style="list-style-type: none"> <li>Surrender Charges:</li> </ul> <table border="1"> <thead> <tr> <th>Guarantee Period</th> <th>7-Year Charge %</th> <th>5-Year Charge %</th> <th>3-Year Charge %</th> </tr> </thead> <tbody> <tr> <td>1<sup>st</sup></td> <td>8.40%</td> <td>8.40%</td> <td>8.40%</td> </tr> <tr> <td>2<sup>nd</sup></td> <td>8.35%</td> <td>8.35%</td> <td>8.35%</td> </tr> <tr> <td>3<sup>rd</sup></td> <td>7.35%</td> <td>7.35%</td> <td>7.35%</td> </tr> <tr> <td>4<sup>th</sup></td> <td>6.30%</td> <td>6.30%</td> <td></td> </tr> <tr> <td>5<sup>th</sup></td> <td>5.30%</td> <td>5.30%</td> <td></td> </tr> <tr> <td>6<sup>th</sup></td> <td>4.25%</td> <td></td> <td></td> </tr> <tr> <td>7<sup>th</sup></td> <td>3.20%</td> <td></td> <td></td> </tr> </tbody> </table>	Guarantee Period	7-Year Charge %	5-Year Charge %	3-Year Charge %	1 <sup>st</sup>	8.40%	8.40%	8.40%	2 <sup>nd</sup>	8.35%	8.35%	8.35%	3 <sup>rd</sup>	7.35%	7.35%	7.35%	4 <sup>th</sup>	6.30%	6.30%		5 <sup>th</sup>	5.30%	5.30%		6 <sup>th</sup>	4.25%			7 <sup>th</sup>	3.20%		
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# ANNUITY PRODUCTS

Product	Features	Issue Ages	Riders & Surrender Charges																								
<p>Sage Select Fixed Indexed Single Premium Deferred Annuity</p> <p>Policy Form: ICC143006/3006</p>	<ul style="list-style-type: none"> <li>Minimum Premium - \$2,000 (Qualified and Non-Qualified)</li> <li>Bonus - 4% of Single Premium Paid (100% vested day 1)</li> <li>Potential for Significant Cash Value Growth</li> <li>Tax-Deferred Growth</li> <li>Penalty Free Withdrawals<sup>11</sup> <ul style="list-style-type: none"> <li>- Beginning contract year 2, 10% each year, cumulative up to 50%</li> <li>- Nursing Home Facility or Confined Care Facility Confinement<sup>7,14</sup></li> </ul> </li> <li>Three Distinct Crediting Strategies (Global Multi-Index Strategy available)</li> <li>Guaranteed Minimum Withdrawal Benefit (Between contract years 13 through 32)</li> <li>No policy fees or annual charges</li> <li>eApplication available</li> </ul>	<ul style="list-style-type: none"> <li>15 Days - 85 Years (Applies to both the Owner &amp; Annuitant)</li> </ul>	<ul style="list-style-type: none"> <li>Surrender Charges:</li> </ul> <table border="1"> <tr> <td>Year</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> <tr> <td>Charge %</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> </tr> </table> <table border="1"> <tr> <td>Year</td> <td>6</td> <td>7</td> <td>8</td> <td>9</td> <td>10+</td> </tr> <tr> <td>Charge %</td> <td>4%</td> <td>3%</td> <td>2%</td> <td>1%</td> <td>0%</td> </tr> </table>	Year	1	2	3	4	5	Charge %	9%	8%	7%	6%	5%	Year	6	7	8	9	10+	Charge %	4%	3%	2%	1%	0%
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<p>Single Premium Immediate Annuity</p> <p>Policy Form: ICC093003/3003</p>	<ul style="list-style-type: none"> <li>Minimum Premium - \$5,000 (Qualified and Non-Qualified)</li> <li>Guaranteed Income Stream</li> <li>Annuitant Payout Options<sup>13</sup> - Period Certain, Life Income, Life Income with Period Certain, Joint Life Income, Joint Life with Period Certain</li> <li>Payout Option Frequency - Monthly, Quarterly, Semi-annually, Annually</li> <li>No contract fees or annual charges</li> </ul>	<ul style="list-style-type: none"> <li>15 Days - 85 Years (Applies to both the Owner &amp; Annuitant)</li> <li>No age limit if Period Certain option selected</li> </ul>	<ul style="list-style-type: none"> <li>One-Time Withdrawal Rider<sup>15</sup> (Liquidity Rider) (Inherent Rider - no additional charge)</li> </ul>																								
<p>Sage Choice Single Premium Deferred Annuity</p> <p>Policy Form: 3005</p>	<ul style="list-style-type: none"> <li>Minimum Premium - \$2,000 (Qualified and Non-Qualified)</li> <li>Guaranteed Minimum Fixed Interest Rate 2% in Years 1 - 10 and 3% Years 11+</li> <li>No policy fees or annual charges</li> <li>Penalty Free Withdrawals<sup>11</sup> <ul style="list-style-type: none"> <li>- Maximum Free Percentage of 10% each year</li> <li>- Confinement/Terminal Illness Waiver of Surrender Charge</li> </ul> </li> <li>Bailout Feature<sup>16</sup></li> <li>Market Value Adjustment (MVA)<sup>17</sup></li> <li>Monthly Interest Option (MIO)</li> </ul>	<ul style="list-style-type: none"> <li>15 Days - 90 Years (Applies to both the Owner &amp; Annuitant)</li> </ul>	<ul style="list-style-type: none"> <li>Surrender Charges:</li> </ul> <table border="1"> <tr> <td>Year</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> <tr> <td>Charge %</td> <td>7%</td> <td>7%</td> <td>7%</td> <td>6%</td> </tr> </table> <table border="1"> <tr> <td>Year</td> <td>5</td> <td>6</td> <td>7+</td> </tr> <tr> <td>Charge %</td> <td>5%</td> <td>3%</td> <td>0%</td> </tr> </table>	Year	1	2	3	4	Charge %	7%	7%	7%	6%	Year	5	6	7+	Charge %	5%	3%	0%						
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\* There is a 1% annual account value charge for the higher growth potential of the HIGH CAP/PAR Strategies.

<sup>1</sup> Sagicor Financial Corporation Limited is a separate entity and is not responsible for the insurer's financial condition or contractual obligations.

<sup>2</sup> Issuance of the policy may depend upon the answers to the health questions set forth in the application. Additional requirements may be needed when referred to underwriting.

<sup>3</sup> Underwriting reserves the right to order additional requirements for all Face Amounts, ages, and rate classes.

<sup>4</sup> Less any indebtedness, withdrawals, and benefit payments.

<sup>5</sup> Chronic illness is not available on Standard risk classes, but terminal illness is available.

<sup>6</sup> In WV, Minimum Face Amount is \$25,001.

<sup>7</sup> Only one Accelerated Benefit is payable.

<sup>8</sup> Only available when applicant is referred to underwriting (RTU) for the following Face Amounts and ages: \$500,001 to \$750,000 for ages 18 years to 55 years and \$750,001 to \$1,000,000 for ages 18 years to 45 years.

<sup>9</sup> No Medical Exam for Qualified Applicants: All applicants must answer application health questions and undergo automated underwriting review. Depending on health answers, electronic report results, age, and amount of insurance applied for, an applicant may not receive an immediate decision, and a review of more information and/or a medical exam may be required to determine eligibility.

<sup>10</sup> No Lapse Guarantee is subject to the terms and conditions specified in the policy. The No Lapse feature does not mean the policy can never lapse. See policy for more details.

<sup>11</sup> Withdrawals made prior to age 59 ½ may be subject to ordinary income tax and a 10% IRS tax penalty.

<sup>12</sup> At the end of the initial guarantee period, a 30-day penalty-free window begins. A full or partial withdrawal may be taken during the "window" without a surrender charge or market value adjustment. Refer to Form 9089 for additional details.

<sup>13</sup> Annuity payout options based on the Annuitant's life will be determined by the Annuitant's age and sex. In Montana, the annuity payout options will be determined by the Annuitant's age only. For annuity payouts with Period Certain, the minimum payment period is 5 years.

<sup>14</sup> Not available in CA and SD.

<sup>15</sup> For the Period Certain, Life Income with Period Certain and Joint Life with Period Certain, this rider provides for a one-time withdrawal of up to 30% of the withdrawal base at any time during the period beginning with the first contract anniversary through the end of the guaranteed period. Exercise of the one-time withdrawal will result in a reduced annuity income payment. This rider may be exercised only by the original owner, as of the contract date. The minimum withdrawal amount is \$2,500. This rider may not be available in all states. This rider is not available when this product is sold in combination with any other Sagicor product.

<sup>16</sup> Part of the Penalty Free Withdrawal provision is known as the "Bailout Feature." Beginning in contract year 2, if the renewal rate is more than 1% below the Initial Fixed Interest Rate, the owner may request, within 30 days of notification, to receive the Accumulation Value without incurring a Surrender Charge or MVA. The "Bailout Feature" is only available the first time that a Declared Fixed Interest Rate is more than 1% below the contract's Initial Fixed Interest Rate.

<sup>17</sup> MVA not applicable in MN, MO and PA.

**SAGICOR LIFE INSURANCE COMPANY**

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**PRODUCER RESOURCE CENTER**

(888) 724-4267 Ext. 4680



LIFE INSURANCE COMPANY



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