

Fixed Indexed Single Premium Whole Life Insurance (FISPWL)

PRODUCT QUICK VIEW



Sagicor's FISPWL provides choices for your clients through indexed-linked crediting strategies for upside potential, downside protection and access to funds, if needed.

FEATURES/BENEFITS:

- Available at the point of sale through Acelewwriting®, Sagicor's automated underwriting process
- Immediate Bonus: 10% of the Single Premium
- Issue age - age last birthday
- Guaranteed Return of Premium¹ from Day 1
- Loans are allowed after the first year
- Partial Withdrawals are allowed at any time^{2,3}
- Three (3) Interest Crediting Strategy Options⁴:
 - Declared Rate Strategy
Interest credited daily and compounded
 - Indexed Strategy 1
S&P 500® Index Annual Point to Point with Cap
 - Indexed Strategy 3
Global Look-Back Advantage Strategy Indexed Annual Point to Point with Participation Rate
- Policy Effective/Allocation Dates: 1st, 8th, 15th, 22nd of each month
- Inherent Rider⁵: Accelerated Benefit Insurance Rider for a Terminal Condition or a Chronic Illness (unable to perform 2 of the 6 ADLs: Eating, Toileting, Transferring/Walking, Bathing, Dressing and Continence)

SURRENDER CHARGES:

YEAR	1 st	2 nd	3 rd	4 th	5 th	6 th	7 th	8 th	9 th	10 th	11 th +
CHARGE %	12%	12%	11%	10%	9%	8%	7%	6%	4%	2%	0%

UNDERWRITING:

- eApplication only
- Utilizes Sagicor's Acelewwriting® system at the point of sale (no telephone interview⁶). Additional requirements may be needed when referred to Underwriting.
- 2 Risk Classifications: Standard Non-Tobacco and Standard Tobacco (issued as Standard up to Table 4)
- Issue Ages: 18 years to 85 years
- Minimum Single Premium: \$5,000
- No Maximum Single Premium
- For the purposes of the Net Amount at Risk (NAR) calculation during the submission process, the NAR equals the Guaranteed Death Benefit Amount in year 1 of the illustration, less the single premium paid.

There is no maximum, but amounts over the NAR below will be referred to Underwriting for additional review:

- Available for amounts up to \$250,000 for ages 18 years to 65 years
- Available for amounts up to \$100,000 for ages 66 years to 75 years
- Available for amounts up to \$50,000 for ages 76 years to 85 years

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SAMPLE POLICY INFORMATION³:

Male Age 62, Standard Non-Tobacco, \$100,000 Single Premium	
Guaranteed Death Benefit:	\$178,841
Guaranteed Cash Value, Year 30:	\$155,822
Guaranteed Chronic Illness Monthly Benefit under Accelerated Benefit Rider:	\$4,662

FOOTNOTES:

- ¹ Less any indebtedness, withdrawals or Accelerated Benefits paid out.
- ² Not available in MN.
- ³ See policy for additional details including fees, limitations and exclusions. Not available in all states.
- ⁴ For current rates and strategy options, download the Current Crediting Strategies/Rates PDF (Form 4062) from the Producer Portal.
- ⁵ Included at no additional cost. Not available in all states. State variations may apply. The death benefit of the policy must exceed \$25,000 to be eligible for acceleration.
- ⁶ Issuance of the policy may depend upon the answers to the health questions set forth in the application.

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This material is for informational purposes only. Please see the policy forms and riders for details. Policy forms and riders may vary by state and may not be available in all states.

Policy Forms: 1005, 6013, 6018, 6024 and 6033

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