

Interest Sensitive Single Premium Whole Life Insurance (ISSPWL)

PRODUCT QUICK VIEW



Sagicor's ISSPWL provides security for your clients with guaranteed interest, living benefits and access to funds, if needed.

FEATURES/BENEFITS:

- Available at the point of sale through Acelewriting®, Sagicor's automated underwriting process
- Policy eDelivery available
- Minimum Guaranteed Interest Rate of 3%¹
- Issue age - age last birthday
- Guaranteed Return of Premium² from Day 1
- Loans are allowed at any time
- Withdrawals are allowed at any time:
 - Minimum withdrawal amount is \$500
 - A withdrawal charge will apply if the withdrawal is taken during the surrender charge period
 - Withdrawals will reduce the face amount of the policy
- Inherent Rider³: 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 %	8%	8%	7%	7%	6%	5%	4%	3%	2%	1%	0%

UNDERWRITING:

- eApplication only
- Utilizes Sagicor's Acelewriting® system at the point of sale (no telephone interview⁴). 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: 45 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 45 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 INFORMATION⁵:

Male Age 62, Standard Non-Tobacco, Arizona Issue State, \$100,000 Single Premium	
Guaranteed Death Benefit:	\$168,285
Guaranteed Cash Value, Year 30:	\$147,293
Guaranteed Chronic Illness Monthly Benefit under Accelerated Benefit Rider:	\$4,342

FOOTNOTES:

- ¹ For current rates and strategy options, download the Current Crediting Strategies/Rates PDF (Form 4062) from the Producer Portal.
- ² Less any indebtedness, withdrawals or Accelerated Benefits paid out.
- ³ Included at no additional cost. Not available in all states. State variations may apply.
- ⁴ Issuance of the policy may depend upon the answers to the health questions set forth in the application.
- ⁵ In the state of Montana only, unisex rates are used, which are male rates.

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: 1002, 6013, 6018, 6024 and 6033

CONTACT US
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