

No Lapse Universal Life Insurance (Sage NLUL)

PRODUCT QUICK VIEW



Sage NLUL is a flexible-premium product designed to provide affordable life insurance coverage for the life of your client.

FEATURES/BENEFITS:

- Built-in Lapse Protection (No Lapse Guarantee)¹
- Issue age - age last birthday
- Guaranteed interest rate of 2.5%
- One penalty-free partial withdrawal per policy year available, after year one (\$25 transaction fee per partial withdrawal)
- Policy loans (6% interest charge in arrears) are available anytime after the policy has a cash surrender value
- Preferred loans are available after the policy has been in force 10 years
- Inherent Rider²: Accelerated Benefit Insurance Rider (Terminal Condition or Chronic Illness³)
- Optional Riders⁴: Accidental Death Benefit Rider, Children's Term Rider, and Waiver of Monthly Deductions Rider
- Available through Acelewriting[®], Sagicor's automated underwriting process

ANNUAL POLICY FEE:

- No annual policy fee

UNDERWRITING:

- Juvenile Issue (eApplication only):
 - Available for face amounts of \$25,000⁵ to \$99,999 for ages 15 days to 15 years
- Acelewriting[®] (eApplication only):
 - Available for face amounts of \$25,000⁵ to \$400,000 for ages 16 years to 65 years
 - No telephone interview and an underwriting decision returned within minutes
 - No bodily fluids, no medical exams and no Attending Physician's Statements (APS) required⁶
 - 5 Risk Classifications available: Preferred Non-Tobacco, Standard Non-Tobacco, Rated Non-Tobacco, Preferred Tobacco and Standard Tobacco
- Fully Underwritten (eApplication and Paper Applications available):
 - Available for face amounts of \$25,000⁵⁺ for ages 66 years to 85 years
 - Available for face amounts of \$400,001+ for ages 16 years to 85 years
 - Available underwriting classes: Preferred Non-Tobacco, Standard Non-Tobacco, Preferred Tobacco and Standard Tobacco (Substandard ratings up to Table 8)

FOOTNOTES:

- ¹ 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.
- ² Included at no additional cost. Not available in all states. State variations may apply.
- ³ Chronic Illness not available in CA.
- ⁴ Available for an additional charge. Not available with juvenile policies. Not available in all states. State variations may apply.
- ⁵ In WV, minimum face amount is \$25,001.
- ⁶ Issuance of the policy may depend upon the answer to the health questions set forth in the application.

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: ICC101010/1010, ICC106050/6050, ICC106056/6056, ICC106052/6052 and ICC116061/6061

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