State Product Approvals as of 10-01-2015
Click on each State for Approved Optional Riders & Benefits



LIFE INSURANCE COMPANY

4343 N. Scottsdale Rd., Suite 300 Scottsdale, Arizona 85251/800-531-5067 www.SagicorLifeUsa.com

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Arkansas	•×	•*	•*	•=	•*	•*	N/A	•	•	•
California	•×	•=	•=	•=	•=	•=	•	N/A	•	•
Colorado	•×	•*	•*	•=	•*	•*	N/A	•	•	•
Delaware	•×	•*	•*	•=	•*	•*	N/A	•	•	•
District of Columbia	۰×	•*	•∗	•=	•*	•*	N/A	•	•	•
Florida	•=	•*	•=	•=	•*	•*	N/A	•	•	•
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Idaho	•×	•*	•*	•=	•*	•*	N/A	•	•	•
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<u>Montana</u>	N/A	N/A	N/A	•=+	•∗◆	N/A	N/A	••	N/A	•
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<u>Pennsylvania</u>	•×	•*	•*	•=	N/A	N/A	N/A	•	•	•
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<u>Tennessee</u>	•×	•*	•*	•=	•*	•*	N/A	•	•	•
<u>Texas</u>	•×	•*	•*	•=	•*	•*	N/A	•	•	•
<u>Utah</u>	•×	•*	•*	•=	•*	•*	N/A	•	•	•
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Our Sales Team is ready to help you with Features and Benefits for each Product, Joint Recruiting or Client Calls, Sagicor Tools and Procedures and much more!

Please contact our Producer Resource Center (PRC) for any questions concerning the illustration software.

Please call us at (888) 724-4267 Ext. 4680 for more details.

Product availability & features may vary by state. FOR PRODUCER USE ONLY DO NOT DISTRIBUTE

- Product Approved
- N/A Product is not available
- ♦ Unisex Rates
- **★** Accelerated Death Benefit is payable due to Terminal Condition or Chronic Illness
- X Accelerated Death Benefit is payable due to Terminal Condition or Nursing Home Confinement
- Accelerated Death Benefit is only payable due to Terminal Condition



Alabama

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Sagicor LIFE INSURANCE COMPANY 4343 N. Scottsdale Rd., Suite 300 Scottsdale, Arizona 85251/800-531-5067 www.SagicorLifeUsa.com					Mun 1. 10 / 20 / 20 / 20 / 20 / 20 / 20 / 20 /	Se Who () Se () () () () () () () () () (1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			1		Samina Colonia	
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- **Approved Optional Riders**
- Inherent Rider or Benefit
- Included under Accelerated Benefit Rider



Arizona

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- **Approved Optional Riders**
- Inherent Rider or Benefit
- Included under Accelerated Benefit Rider



Arkansas

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- **Approved Optional Riders**
- Inherent Rider or Benefit
- Included under Accelerated Benefit Rider



California

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Colorado

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District of Columbia

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Kansas

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- **Approved Optional Riders**
- Inherent Rider or Benefit
- Included under Accelerated Benefit Rider



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- **Approved Optional Riders**
- Inherent Rider or Benefit
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New Hampshire

Accelerated Benefit Insurance Rider				
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Due to Chronic Illness		✓		
Due to Nursing Home Confinement	✓			
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- Approved Optional Riders
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Benefit & Rider availability and features may vary by state. FOR PRODUCER USE ONLY - DO NOT DISTRIBUTE



New Jersey

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North Carolina

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North Dakota

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Benefit & Rider availability and features may vary by state. FOR PRODUCER USE ONLY - DO NOT DISTRIBUTE



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- **Approved Optional Riders**
- Inherent Rider or Benefit
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