

Products At A Glance



Sagicor Life Insurance Company (“Sagicor”) 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 (4th 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, one of the oldest insurance groups in the Americas, with operations in 21 countries, mainly in the United States, Latin America and the Caribbean. Sagicor is committed to offering customers world-class service with integrity and value.



PERMANENT LIFE

Product	Features	Issue Ages	Riders & Surrender Charges																										
<div>Fixed Indexed Single Premium Whole Life</div> <div>Policy Form: 1005</div>	<ul style="list-style-type: none">• Immediate 10% Bonus Interest• Minimum Single Premium - \$5,000 (No Maximum)• 2 Risk Classes: Standard NT, Standard T• Non-Med Point of Sale process¹ Issued Standard through Table 4• Guaranteed Return of Premium from day 1 (less any Indebtedness, Withdrawals or Accelerated Benefit paid out)• 3 Distinct Crediting Strategies (Blended Global Basket Indexed Strategy available)• Policy Loans available beginning policy year 2 (with 6% interest in arrears)• Partial Withdrawals² allowed at any time. Minimum partial withdrawal is \$500.	<ul style="list-style-type: none">• 18 Yrs - 85 Yrs	<ul style="list-style-type: none">• Accelerated Benefit Rider for Terminal Condition & Chronic Illness² (Included in cost of premium and no confinement required. One-time administrative fee assessed at payout.)• Surrender Charges:<table><tr><td>Year</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td></tr><tr><td>Charge %</td><td>12%</td><td>12%</td><td>11%</td><td>10%</td><td>9%</td><td>8%</td></tr></table><table><tr><td>Year</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11+</td></tr><tr><td>Charge %</td><td>7%</td><td>6%</td><td>4%</td><td>2%</td><td>0%</td></tr></table>	Year	1	2	3	4	5	6	Charge %	12%	12%	11%	10%	9%	8%	Year	7	8	9	10	11+	Charge %	7%	6%	4%	2%	0%
Year	1	2	3	4	5	6																							
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Charge %	7%	6%	4%	2%	0%																								
<div>Interest Sensitive Single Premium Whole Life</div> <div>Policy Form: 1002</div>	<ul style="list-style-type: none">• Guaranteed Return of Premium from day 1 (less any Indebtedness, Withdrawals or Accelerated Benefit paid out)• Minimum Single Premium - \$5,000 (No Maximum)• 2 Risk Classes: Standard NT, Standard T• Non-Med Point of Sale process¹ Issued Standard through Table 4• Loans and Withdrawals permitted• Minimum Guaranteed Interest Rate 3%	<ul style="list-style-type: none">• 45 Yrs - 85 Yrs	<ul style="list-style-type: none">• Accelerated Benefit Rider for Terminal Condition & Chronic Illness² (Included in cost of premium and no confinement required. One-time administrative fee assessed at payout.)• Surrender Charges:<table><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>8%</td><td>8%</td><td>7%</td><td>7%</td><td>6%</td></tr></table><table><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>5%</td><td>4%</td><td>3%</td><td>2%</td><td>1%</td></tr></table>	Year	1	2	3	4	5	Charge %	8%	8%	7%	7%	6%	Year	6	7	8	9	10	Charge %	5%	4%	3%	2%	1%		
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<div>Sage Whole Life</div> <div>Policy Form: ICC 091009/1009</div>	<ul style="list-style-type: none">• Guaranteed Level Premiums, Cash Value and Death Benefit• Non-Participating• Simplified Issue process• Juvenile Express Issue Risk Class - Standard Juvenile• Simplified Issue Risk Classes - Preferred NT, Standard NT, Rated NT, Preferred T, Standard T• Fully Underwritten Risk Classes - Preferred NT, Standard NT, Preferred T, Standard T, and Substandard up to Table 8• Policy Loans available• Minimum Face Amount³ - \$25,000• Maximum Face Amount - \$250,000	<ul style="list-style-type: none">• 15 Days - 15 Yrs Band 2 \$25,000 - \$99,999 Juvenile Application• 16 Yrs - 65 Yrs Bands 2 & 3 \$25,000 - \$250,000 Simplified Issue Application• 66 Yrs - 85 Yrs Bands 2 & 3 \$25,000 - \$250,000 Fully Underwritten Application	<ul style="list-style-type: none">• Accelerated Benefit Rider for Terminal Condition² (Included in cost of premium. One-time administrative fee assessed at payout.)• Waiver of Premium Rider (Additional charge)• Accidental Death Benefit Rider (Additional charge)																										

NT - Non-Tobacco

T - Tobacco

TERM LIFE

Product	Features	Issue Ages	Riders
<p>Sage Term (10/15/20 Year Term)</p> <p>Policy Form: ICC 101000/1000, ICC141015</p>	<ul style="list-style-type: none"> Guaranteed Level Premiums Minimum Death Benefit - \$50,000 (No Maximum) Policy Fees: \$70 Annually (\$35 if spousal policy) Simplified Issue Underwriting process and Fully Underwritten Convertible to age 70 Simplified Issue Risk Classes - Preferred NT, Standard NT, Rated NT, Preferred T, Standard T Fully Underwritten Risk Classes - Preferred NT, Standard NT, Preferred T, Standard T, and Substandard up to Table 8 Death Benefit Bands: Band 1 (\$50,000 - \$99,999) Band 2 (\$100,000 - \$249,999) Band 3 (\$250,000 - \$400,000) Band 4 (\$400,001 - \$999,999) Band 5 (\$1,000,000 and over) 	<ul style="list-style-type: none"> 10 Year Term (except Male - Standard T) 18 Yrs - 75 Yrs 10 Year Term (Male - Standard T) 18 Yrs - 65 Yrs 15 Year Term 18 Yrs - 70 Yrs 20 Year Term (Non-Tobacco) 18 Yrs - 65 Yrs 20 Year Term (Tobacco) 18 Yrs - 55 Yrs -Simplified Issue: 18 Yrs - 65 Yrs Bands 1, 2 & 3 -Fully Underwritten: 18 Yrs - 75 Yrs Bands 4 & 5 -Fully Underwritten: 66 Yrs - 75 Yrs Bands 1 thru 5 	<ul style="list-style-type: none"> Accelerated Benefit Rider for Terminal Condition or Nursing Home Confinement² (Included in cost of premium. One-time administrative fee assessed at payout.) Waiver of Premium Rider (Additional charge) Accidental Death Benefit Rider (Additional charge) Children's Term Rider (Additional charge; only available under Fully Underwritten)

NT - Non-Tobacco

T - Tobacco

UNIVERSAL LIFE

Product	Features	Issue Ages	Riders & Surrender Charges
<p>Fixed Indexed Universal Life</p> <p>Policy Form: ICC 101004/1004</p>	<ul style="list-style-type: none"> Minimum Face Amount - \$50,000 (No Maximum) Fully Underwritten Risk Classes - Super Preferred NT, Preferred NT, Standard NT, Preferred T, Standard T, Standard Juvenile (15 Days - 17 Yrs) and Substandard up to Table 8 2 Death Benefit Options: <ul style="list-style-type: none"> -Level Death Benefit (option A) -Accumulation Value in addition to the Face Amount (option B) 3 Distinct Crediting Strategies (Blended Global Basket Indexed Strategy available) Loans allowed beginning policy year 2 Preferred Loans after ten years One Partial Withdrawal per year beginning policy year 2 Guaranteed Interest Rate 2% 	<ul style="list-style-type: none"> 15 Days - 85 Yrs 	<ul style="list-style-type: none"> Accelerated Benefit Insurance Rider for Terminal Condition or Chronic Illness² (Included in cost of premium. One-time administrative fee assessed at payout.) Waiver of Monthly Deductions Rider (Additional charge) Children's Term Rider (Additional charge) Accidental Death Benefit Rider (Additional charge) Surrender Charge: Fifteen years - per thousand of face amount and varies by issue age, gender, and smoking status.
<p>Sage NLUL</p> <p>Policy Form: ICC 101010/1010</p>	<ul style="list-style-type: none"> Minimum Face Amount³ - \$25,000 (No Maximum) One Partial Withdrawal per year beginning policy year 2 Simplified Issue process 2 Death Benefit options Minimum Guaranteed Interest Rate 2.5% Loans allowed after the policy has a Cash Surrender Value Juvenile Express Issue Risk Class - Standard Juvenile Simplified Issue Risk Classes - Preferred NT, Standard NT, Rated NT, Preferred T, Standard T Fully Underwritten Risk Classes - Preferred NT, Standard NT, Preferred T, Standard T, and Substandard up to Table 8 	<ul style="list-style-type: none"> 15 Days - 15 Yrs Juvenile Band 1 \$25,000 - \$99,999 Juvenile Application 16 Yrs - 65 Yrs Bands 1, 2 & 3 \$25,000 - \$400,000 Simplified Issue Application 66 Yrs - 85 Yrs Bands 1, 2 & 3 \$25,000 - \$400,000 Fully Underwritten Application 16 Yrs - 85 Yrs Bands 4 & 5 \$400,001 and over Fully Underwritten Application 	<ul style="list-style-type: none"> Accelerated Benefit Insurance Rider for Terminal Condition or Chronic Illness² (Included in cost of premium. One-time administrative fee assessed at payout.) Waiver of Monthly Deductions Rider (Additional charge; not available under Juvenile Application) Children's Term Rider (Additional charge; only available under Fully Underwritten) Accidental Death Benefit Rider (Additional charge; not available under Juvenile Application) Surrender Charge: Twenty years - per thousand of face amount and varies by issue age, gender and smoking status.

NT - Non-Tobacco

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ANNUITIES

Product	Features	Issue Ages	Riders & Surrender Charges																								
<p>Sage Select Fixed Indexed Single Premium Deferred Annuity⁴</p> <p>Policy Form: ICC 143006/3006</p>	<ul style="list-style-type: none">• Potential for Significant Cash Value Growth• 4% Bonus Interest on Premium Paid• Minimum Premium - \$2,000 (Qualified and Non-Qualified)• 3 Distinct Crediting Strategies (Blended Global Look Back Advantage Strategy available)• Tax-Deferred Growth• Penalty Free Withdrawals⁵<ul style="list-style-type: none">–Maximum Free Withdrawal Percentage of 10% each year and may accumulate up to 50% (beginning contract year 2)–Nursing Home Facility or Confined Care Facility Confinement⁶• Guaranteed Minimum Withdrawal Benefit (between contract years 13 through 32)	<ul style="list-style-type: none">• 15 Days - 85 Yrs (applies to both the Owner & Annuitant)	<ul style="list-style-type: none">• Surrender Charges:<table><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><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>Sage Advantage Fixed Indexed Single Premium Deferred Annuity⁷</p> <p>Policy Form: ICC 103004/3004</p>	<ul style="list-style-type: none">• Potential for Significant Cash Value Growth• 5% Bonus Interest on Premium Paid• Minimum Premium - \$2,000 (Qualified and Non-Qualified)• 3 Distinct Crediting Strategies (Blended Global Look Back Advantage Strategy available)• Tax-Deferred Growth• Penalty Free Withdrawals⁵<ul style="list-style-type: none">–Maximum Free Withdrawal Percentage of 10% each year and may accumulate up to 50% (beginning contract year 2)–Nursing Home Facility or Confined Care Facility Confinement⁶• Guaranteed Minimum Withdrawal Benefit (between contract years 13 through 32)	<ul style="list-style-type: none">• 15 Days - 85 Yrs (applies to both the Owner & Annuitant)	<ul style="list-style-type: none">• Surrender Charges:<table><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>8%</td><td>8%</td><td>8%</td><td>8%</td><td>7%</td></tr></table><table><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>6%</td><td>5%</td><td>3%</td><td>1%</td><td>0%</td></tr></table>	Year	1	2	3	4	5	Charge %	8%	8%	8%	8%	7%	Year	6	7	8	9	10+	Charge %	6%	5%	3%	1%	0%
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ANNUITIES (CONT'D)

Product	Features	Issue Ages	Riders & Surrender Charges																		
<div>Single Premium Immediate Annuity</div> <div>Policy Form: ICC 093003/3003</div>	<ul style="list-style-type: none">Guaranteed Income StreamMinimum Premium - \$5,000 (No Maximum)No policy fees or annual charges30 Day Free Look ProvisionAnnuitant Payout Options⁸: Period Certain, Life Income, Life Income with Period Certain, Joint Life Income, Joint Life with Period CertainPayout Option Frequency: Monthly, Quarterly, Semi-annually, Annually	<ul style="list-style-type: none">15 Days - 85 Yrs (applies to both the Owner & Annuitant)	<ul style="list-style-type: none">One-Time Withdrawal Rider⁹ (Included in cost of premium)																		
<div>Sage Choice Single Premium Deferred Annuity</div> <div>Policy Form: 3005</div>	<ul style="list-style-type: none">Guaranteed Minimum Fixed Interest Rate 2% in Years 1 - 10 and 3% Years 11+Minimum Premium - \$2,000 (Qualified and Non-Qualified)No Expense ChargesPenalty Free Withdrawals⁵ - Maximum Free Percentage of 10% each yearBailout Feature¹⁰Market Value Adjustment (MVA)¹¹Monthly Interest Option (MIO)Full Account Value payable at death	<ul style="list-style-type: none">15 Days - 90 Yrs (applies to both the Owner & Annuitant)	<ul style="list-style-type: none">Confinement/Terminal Illness Waiver of Surrender (Included in cost of premium)Surrender Charges:<table><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><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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Year	5	6	7																		
Charge %	5%	3%	0%																		

FOOTNOTES

1. Issuance of policy may depend on answers to health questions set forth in the application.
2. Not available in all states. State variations may apply. See the policy for additional details including fees, limitations and exclusions.
3. In WV, Minimum Face Amount is \$25,001.
4. Not available in CA.
5. Withdrawal of any part of the value in your annuity prior to age 59 1/2 may be subject to tax penalties.
6. Not available in SD.
7. Only available in CA.
8. 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.
9. 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.
10. Part of the Penalty Free Withdrawal provision is known as the "Bailout Feature." Beginning contract year 2, the renewal rate is 1% (or more) 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 1% (or more) below the Contract's Initial Fixed Interest Rate.
11. MVA not applicable in MN, MO and PA.

DISCLOSURE: The information contained in this guide is summary in nature. If there is a conflict with the policy/contract and rider, the terms of the applicable policy/contract and rider control. In order to obtain a complete understanding, please read the policy/contract provisions carefully as this is not intended to be a substitute for the policy/contract. Policy/Contract and riders are not available in all states. State variations may apply. Neither Sagicor Life Insurance Company nor its agents provide tax, legal or accounting advice. Please consult with your tax and/or legal advisor for information specific to your situation.

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