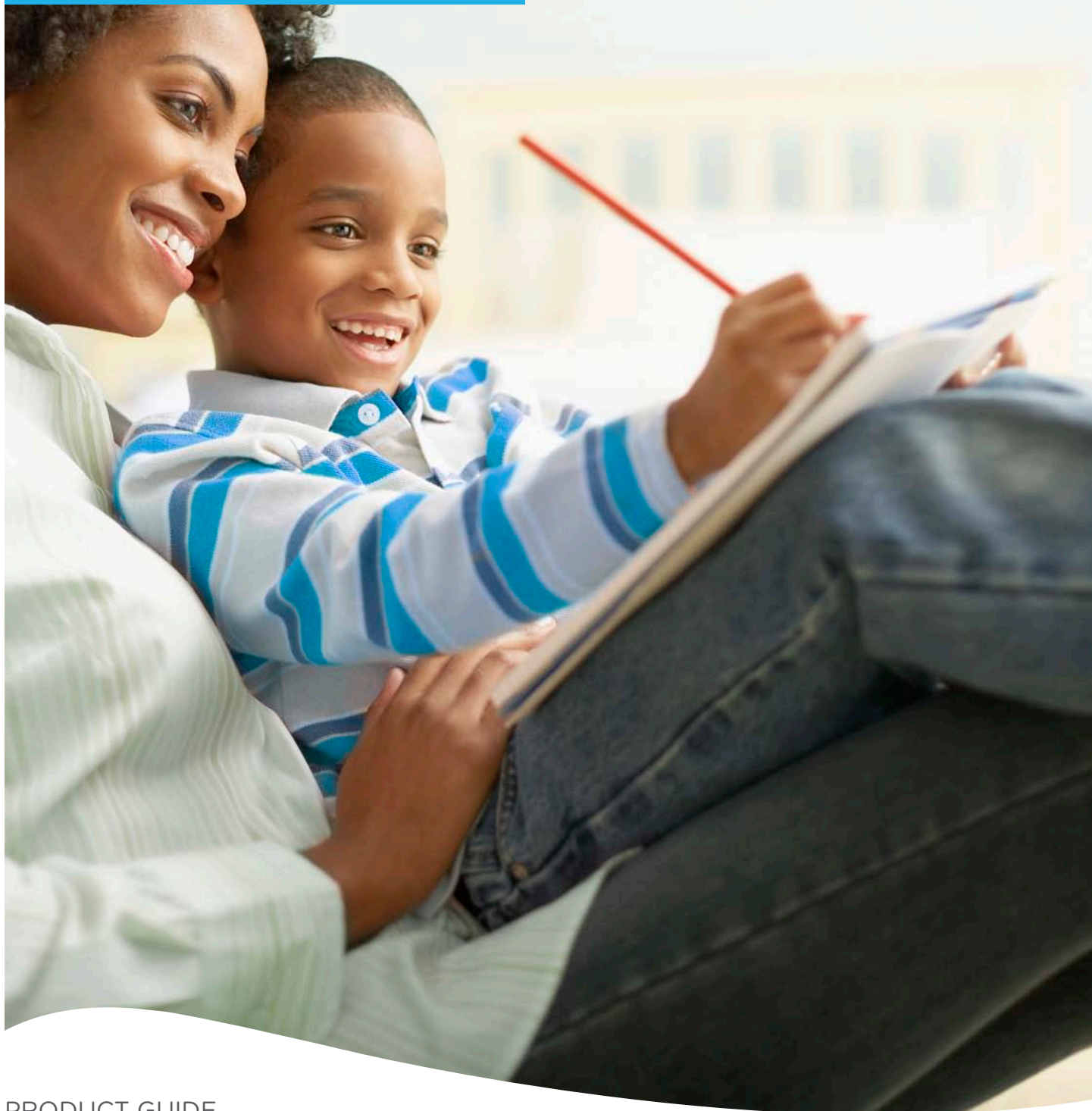


Sage Whole Life



PRODUCT GUIDE

Whole Life Insurance

SagicorLifeUSA.com



LIFE INSURANCE COMPANY

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DISCLOSURE: The information contained in this product guide is summary in nature. If there is a conflict with the policy and rider, the terms of the applicable policy and rider control. In order to obtain a complete understanding, please read the policy and rider provisions carefully as this is not intended to be a substitute for the policy or rider. Policy and riders are not available in all states. State variations may apply. Sagicor Life Insurance Company does not provide tax, legal or accounting advice.

SAGE WHOLE LIFE PRODUCT DESCRIPTION

Sagicor Life Insurance Company’s (Sagicor’s) Sage Whole Life is a non-participating whole life policy that provides coverage for the life of the insured and offers guaranteed premiums, guaranteed cash value, and a guaranteed death benefit. Sage Whole Life is also available through Accelewriting®, Sagicor’s industry leading automated underwriting process.

WHAT IS SAGICOR’S ACCELEWRITING® PROCESS?

Sagicor’s Accelewriting® process is an automated underwriting system that will provide an underwriting decision in minutes with no telephone interview, medical exams, bodily fluids or Attending Physician’s Statements (APS) required.¹ Accelewriting® is used in conjunction with an eApplication.

ISSUE AGES (AGE OF LAST BIRTHDAY)

15 days to 85 years

DEATH BENEFIT/FACE AMOUNT BANDS

- Band 2, \$25,000² - \$99,999
- Band 3, \$100,000 - \$250,000 (maximum)

ANNUAL POLICY FEE (FULLY COMMISSIONABLE)

\$50 (\$25 for a spousal plan)

POLICY ISSUE DATES

1st - 28th

MATURITY

Policy anniversary following the insured’s age 100

MODAL FACTORS

Annual	1.00
Semi Annual	0.52
Quarterly	0.265
Monthly Bank Draft	0.09

LOANS

Loans are allowed. The maximum loan value is the cash value as of the date of the loan, less any existing loan and accrued interest, and interest on indebtedness from the date of the loan to the next policy anniversary date. Interest rate of 5.66% charged in advance of the loan.

AVAILABLE RIDERS

Inherent Rider

ACCELERATED BENEFIT INSURANCE RIDER

This inherent rider is included at no additional cost. This rider advances a portion of the death benefit proceeds if eligibility requirements are satisfied for a Terminal Condition. The minimum amount that may be accelerated is \$5,000 and the maximum amount is the lesser of \$250,000 or the face amount less \$5,000. A one-time administrative fee, the lesser of \$250 or the maximum allowed by state law, will be deducted from the elected accelerated benefit amount and the remainder will be paid in a lump sum.

Terminal Condition

Terminal Condition, means that the insured’s death is expected within 12 months or less.

Optional Riders

ACCIDENTAL DEATH BENEFIT RIDER

For an additional charge, this rider provides an additional death benefit if death is the result of a covered accident.

- Issue Ages: 16 years to 60 years (terminates at age 70)
- Minimum Accidental Death Benefit: \$25,000²
- Maximum Accidental Death Benefit: The lesser of the base face amount or \$250,000
- Rider Charge: \$1.32 per \$1,000 annually

CHILDREN'S TERM RIDER

For an additional charge, this rider provides level term life insurance for all eligible children. At the end of the term period, the benefit may be converted to an eligible permanent policy for up to five times the original amount. The children's term rider is only available on the base policy and is not available on a spousal policy.

- Issue Ages: 15 days through 19 years (each child's coverage will terminate on the anniversary date following the earliest of the child's 25th birthday or the date of the child's marriage)
- Minimum Face Amount: \$2,000
- Maximum Face Amount: \$20,000
- Rider Charge: \$5.76 per \$1,000 annually
- Conversion option available

WAIVER OF PREMIUM RIDER

For an additional charge, this rider provides for the waiver of premiums due on the policy and any attached riders for as long as the insured meets the definition of totally disabled.

- Issue Ages: 16 years to 55 years (terminates at age 65)
- Rider Charge: Annual rate per \$1,000 (see below)

Age	WP Rates
16	0.31
17	0.31
18	0.31
19	0.32
20	0.32
21	0.32
22	0.33
23	0.34
24	0.35
25	0.36

Age	WP Rates
26	0.37
27	0.38
28	0.40
29	0.42
30	0.43
31	0.44
32	0.45
33	0.47
34	0.49
35	0.51

Age	WP Rates
36	0.55
37	0.58
38	0.60
39	0.66
40	0.71
41	0.75
42	0.80
43	0.85
44	0.91
45	1.00

Age	WP Rates
46	1.08
47	1.18
48	1.30
49	1.42
50	1.59
51	1.77
52	1.96
53	2.19
54	2.46
55	2.81

Optional riders are not available with juvenile policies.

UNDERWRITING

Juvenile Issue (eApplication only)

Band 2, Juvenile, (ages 15 days - 15 years)

Risk Class: Standard Juvenile

Accelewriting® (eApplication only)

Band 2 & 3 (ages 16 years - 65 years)

Risk Classes: Preferred Non-Tobacco, Standard Non-Tobacco, Rated Non-Tobacco, Preferred Tobacco and Standard Tobacco

Fully Underwritten (eApplication only)

Band 2 & 3 (ages 66 years - 85 years)

Risk Classes: Preferred Non-Tobacco, Standard Non-Tobacco, Preferred Tobacco and Standard Tobacco (substandard ratings up to table 8)

UNDERWRITING PROCESSES AND GUIDELINES

Please refer to the Accelewriting® Process Brochure for Sage Term, Sage NLUL and Sage Whole Life products (Form 4612) for detailed information regarding Sagacor Life Insurance Company's underwriting processes and guidelines.

APPROVED PARAMEDICAL COMPANIES

Sagacor will be responsible for ordering all medical requirements and will process the order within two business days of receiving the application. Sagacor will follow up with the paramedical companies and the status will be provided on our website under pending policies.

APPS – American Para Professional Systems, Inc.
800-727-2999
www.appsnational.com

EMSI - Examination Management Services, Inc.
800-872-3674
www.emsinet.com

ExamOne
913-888-1770
www.examone.com

APPROVED LAB COMPANIES

CRL – Clinical Reference Lab
800-882-1922
www.crlcorp.com

LabOne
913-888-1770
www.labone.com

UNDERWRITING REQUIREMENTS

JUVENILE ISSUE (BAND 2)³

Face Amount	Ages 15 days - 15 years	Ages 16 years - 85 years
Band 2 \$25,000 ² -\$99,999	A	N/A

ACCELEWRITING® (BANDS 2 & 3)

Face Amount	Ages 16 years - 65 years	Ages 66 years - 85 years
Band 2 \$25,000 ² - \$99,999	B	N/A
Band 3 \$100,000 - \$250,000	B	N/A

FULLY UNDERWRITTEN (BAND 2 & 3)³

Face Amount	Ages 16 years - 65 years	Ages 66 years - 85 years
Band 2 \$25,000 ² - \$99,999	N/A	C
Band 3 \$100,000 - \$250,000	N/A	D

A – Juvenile Issue eApplication, Pharm DB, MIB/IAI

B – Accelewriting® eApplication (Accelewriting® Process/No Telephone Interview, Pharm DB, MIB/IAI, MVR

C – Fully Underwritten eApplication, Pharm DB, MIB/IAI, MVR, APS

D – Fully Underwritten eApplication, Pharm DB, MIB/IAI, MVR, APS, Paramed Exam, HOS, BCP

APS – Attending Physician's Statement

BCP – Blood Chemistry Profile

HOS – Home Office Specimen

IAI – Insurance Activity Index

MIB – Medical Information Bureau

MVR – Motor Vehicle Record

Pharm DB – Pharmaceutical Database

FOOTNOTES

1. Issuance of the policy may depend upon the answers to the health questions set forth in the application.
2. In WV, minimum face amount is \$25,001.
3. Additional requirements and studies such as an electrocardiogram (EKG), treadmill, Attending Physician's Statements (APS), interview and/or investigative consumer report (ICR) may be requested at the discretion of the underwriter at any age and any amount.

Policy Forms: ICC091009/1009, ICC096001/6001, ICC096003/6003 and ICC096033/6033

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