

GOLD SERIES



Wise Financial Thinking for Life

Fixed Indexed 7 Pay  
Whole Life Product Guide

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Note: This Product Guide is intended only to provide a summary of this product. In order to obtain a complete understanding, please read the policy provisions carefully as this is not intended to be a substitute for the policy.

<sup>1</sup>Not available in the state of Montana

# GOLD SERIES FIXED INDEXED 7 PAY WHOLE LIFE

## Description:

Fixed Indexed 7 Pay Whole Life policy providing coverage for the life of the Insured as long as the policy remains in force and is not surrendered prior to the payout of the Death Benefit.

## Issue Ages:

30 days - 80 years (Age Last Birthday)

## Minimum Face Amount:

\$25,001

## Maximum Face Amount:

\$250,000

## Policy Dates:

1st - 28th

## Inherent Riders:

Accelerated Benefit Rider

Terminal Condition and Chronic Illness<sup>2</sup>

## Risk Classes:

Juvenile (Ages 30 days - 17 years)

Standard Non-Tobacco

Standard Tobacco

## Underwriting Guide:

Up to T4 issued as Standard

Rejected over T4 - referred to Underwriter for other product choices.

## Surrender Charges:

A Surrender Charge will apply if the Policy is surrendered during the first seven (7) Policy Years. The Surrender Charge is equal to the factor shown in the Surrender Charge Factor Table on the Policy Data Page multiplied by the Face Amount divided by 1,000.

## Example - Male, age 35, Standard Non-Tobacco

### Surrender Charge Factor Table per 1,000 of Face Amount

Yr 1	Yr 2	Yr 3	Yr 4	Yr 5	Yr 6	Yr 7	Yr 8
11.07	9.49	7.91	6.33	4.75	3.17	1.59	0.00

Note: these factors will vary for each individual based on sex<sup>3</sup>, age, and rate class.

<sup>2</sup>Chronic Illness not available in all states

<sup>3</sup>Not in the state of Montana

## Guaranteed Interest Rates:

There is a guaranteed interest rate of 2% annually over the lifetime of the policy.

### Declared Rate Strategy [1]

- Minimum Guaranteed Interest Rate 2%

### Indexed Strategy [1]

S&P 500<sup>®</sup> 1 Year Pt-to-Pt, 100% participation, minimum cap 4%

- Minimum Guaranteed Interest Rate 0%

### Indexed Strategy [2]

Global Index Basket 3 Year Pt-to-Pt, minimum participation 20%

- Minimum Guaranteed Interest Rate 0%
- Indices: Russell 2000<sup>®</sup>, Dow Jones EURO STOXX 50<sup>®</sup> Index and Hang Seng Index
- Credits 60% of best performing index, 40% second best, worst thrown out

## Allocation Processing:

There are four Allocation Dates each month: the 1st, 8th, 15th, and 22nd. The index value will be based upon the closing value of the index on the Allocation Date, or, if the Allocation Date is not a Business Day, then on the last Business Day.

A Business Day is defined as a day when the New York Stock Exchange is open.

The initial allocation of any premium may be made among the various strategies in any manner desired by the owner.

Premiums are initially allocated to a Holding Account. This account will apply interest to the premiums between the time they are received and the time they are allocated to a Crediting Strategy. The interest earned will be treated as an interest credit to the policy, and will be combined with the premium when allocated to a Crediting Strategy.

## Loans:

Allowed after the first year

## Loan Interest Rate:

6% interest in arrears

## Withdrawals:

Partial withdrawals allowed after beginning of 8th year (minimum \$500).

## ACCELERATED BENEFIT INSURANCE RIDER

This rider advances a portion of the Eligible Death Benefit Proceeds if eligibility requirements are satisfied for the Terminal Condition or Chronic Illness Benefit.

Administrative Fee - \$250.00<sup>4</sup>

### TERMINATION OF RIDER

The rider terminates on the earliest of the following dates:

- a) the date any fraudulent claim is submitted
- b) the date the policy terminates
- c) the date the Accelerated Benefit is exhausted

### BENEFITS

**Terminal Condition Accelerated Benefit** Upon certification, by a Licensed Physician, that the Insured has been diagnosed with a Terminal Condition, as defined in this Rider, the applicant may elect to accelerate any portion of the Accelerated Benefit Amount (defined as the lesser of an amount equal to the death benefit amount less \$25,000 or \$250,000). The Administrative fee will be deducted from the amount elected and the remainder will be paid in a lump sum.

**Chronic Illness Accelerated Benefit<sup>2</sup>** Upon certification by a Licensed Physician that the Insured has been diagnosed with a Chronic Illness, as defined in this Rider, the applicant may elect to accelerate any portion of the Accelerated Benefit Amount (defined as the lesser of an amount equal to the death benefit amount less \$25,000 or \$250,000). The amount elected will be paid out in 33 equal monthly installments<sup>4</sup>. The Administrative Fee will be deducted from the first installment.

If the Insured dies prior to all payments being made, remaining payments will be paid to the Beneficiary in a lump sum.

<sup>2</sup>Chronic Illness not available in all states

<sup>4</sup>Not in all states

## ACCELERATED BENEFIT INSURANCE RIDER

### RIDER LIMITATIONS

Payment of Accelerated Benefit subject to following requirements:

1. Base plan and rider must be in force for 12 months<sup>4</sup> before the Insured is eligible to receive any Accelerated Benefit Payment.
2. If the Policy or this Rider is subject to an irrevocable beneficiary designation or an assignment, except to Us as security for a policy loan, an Insured must provide Us with a written consent by any such Beneficiary or assignee for any payment under this Rider.
3. In order to prevent involuntary advance of proceeds, the Accelerated Benefit is not available if the Owner or Covered Person:
  - a) is required by law to elect an Accelerated Benefit in order to meet the claims of creditors, whether in bankruptcy or otherwise; or
  - b) is required by a government agency to elect an Accelerated Benefit in order to apply for, obtain, or keep a government benefit or entitlement.
4. No Accelerated Benefit will be provided if the Terminal Condition or Chronic Illness results from intentionally self-inflicted injuries or attempted suicide while sane or insane.
5. Only one type of Accelerated Benefit Payment will be allowed. An Insured can not receive a payment based on a Terminal Condition and a Chronic Illness.

<sup>4</sup>Not in all states

## ACCELERATED BENEFIT INSURANCE RIDER

### DEFINITIONS

Terminal Condition	Terminal Condition, as used in this Rider, means an imminent death is expected in 12 months or less as a result of a non-correctable medical condition that with reasonable medical certainty will result in a drastically limited life span of the Insured.
Chronic Illness <sup>2</sup>	Our Chronic Illness Accelerated Benefit is available beginning the 2nd policy year. Chronic Illness as used in this Rider, means that the Insured has been certified by a Licensed Physician within the last 30 days as being unable to perform, without substantial assistance from another individual, at least two Activities Of Daily Living for a period that is expected to last at least 90 days due to a loss of functional capacity.
Activities of Daily Living	Eating, toileting, transferring, bathing, dressing, continence.
Accelerated Benefit Amount	As used in the Rider, will equal the lesser of an amount equal to the death benefit amount less \$25,000 or \$250,000.
Administrative Fee	As used in this Rider, means a one time charge equaling the lesser of \$250 or the maximum allowed by law in the state in which the Policy is issued.

## FURTHER UNDERWRITING QUALIFICATIONS

- Coverage can be applied for up to \$250,000 Face Amount.
- Table 1 - reflects the amounts which can be applied for under the Point of Sale (POS) Process.

POINT OF SALE PROCESS	
TABLE 1	
<u>Ages</u>	<u>Face Amount</u>
30 Days - 60 years	250,000
61 - 70 years	200,000
71 - 75 years	100,000
76 - 80 years	75,000

- Table 2 - reflects the amounts which can be applied for under the POS Process with an Attending Physician Statement (APS). If the APS does not provide adequate medical history, a paramedical exam, HOS, blood, or other medical requirements may be ordered.

POINT OF SALE PROCESS APS or other requirements as needed	
TABLE 2	
<u>Ages</u>	<u>Face Amount</u>
61 - 80 years	250,000

<sup>2</sup>Chronic Illness not available in all states

## FURTHER UNDERWRITING QUALIFICATIONS

- During the initial portion of the interview the Medical Information Bureau (MIB) and Pharmaceutical Database will be checked. If we develop any significant history, the interview and application do not match, MIB and the application do not match, or the Pharmaceutical Database and application do not match, the application will be closed incomplete.
- When the occupation or avocation of the Proposed Insured (PI) carries a particular hazard, coverage will be denied if the required amount exceeds \$3.00 per \$1,000.
- During employment age, if unemployed, a reasonable explanation must be given.
- All interviews are conducted with PI and are recorded. No other person, including but not limited to family member, friends, translators or guardians may answer questions on behalf of the PI.
- Ages 51 and greater must have a primary care physician or have seen a doctor in the last 5 years. If not, the case will be declined because of the absence of appropriate health care.
- Applicants may be accepted through Table 4. Any application which would be rated in excess of Table 4 due to medical history, occupation, or avocation will be referred to our underwriters for consideration of another product.
- Foreign Nationals: The standard requirements for our business is that the PI must be a U.S. Citizen, living in the United States, or a Permanent Resident (green card holder) living in the United States.
- In some cases, a U.S. Citizen living outside the U.S. on a temporary basis may be considered if they are residing in a low risk country as determined by current U.S. guidelines. We will not be able to consider anyone who will live outside the United States for more than 90 days.
- Temporary Residents: We are unable to consider individuals living in the US on a basis of a visa.
- The underwriting philosophy will be moderate.

## BUILD CHART

Applicants with weight outside of the following ranges are not eligible

Height	Minimum Weight	Maximum Weight
4'8"	74	188
4'9"	76	195
4'10"	79	202
4'11"	82	209
5'0"	84	216
5'1"	87	223
5'2"	90	231
5'3"	93	238
5'4"	96	246
5'5"	99	253
5'6"	102	261
5'7"	105	269
5'8"	109	277
5'9"	112	286
5'10"	115	294
5'11"	118	302
6'0"	122	311
6'1"	125	320
6'2"	129	329
6'3"	132	338
6'4"	136	347
6'5"	139	356
6'6"	143	365
6'7"	146	375
6'8"	150	384

## FIXED INDEXED 7 PAY WHOLE LIFE JUVENILE RATES

Issue Ages 0 - 17 years

Male		Female <sup>1</sup>	
Age	Premiums per 1,000	Age	Premiums per 1,000
0	14.16	0	12.17
1	14.56	1	12.56
2	15.04	2	12.99
3	15.57	3	13.47
4	16.14	4	13.96
5	16.74	5	14.48
6	17.37	6	15.02
7	18.02	7	15.58
8	18.69	8	16.16
9	19.40	9	16.77
10	20.13	10	17.39
11	20.89	11	18.05
12	21.68	12	18.72
13	22.48	13	19.41
14	23.31	14	20.13
15	24.15	15	20.86
16	24.99	16	21.62
17	25.84	17	22.41

## FIXED INDEXED 7 PAY WHOLE LIFE MALE RATES

Issue Ages 18 - 80 years

Non-Tobacco				Tobacco			
Age	Premiums per 1,000	Age	Premiums per 1,000	Age	Premiums per 1,000	Age	Premiums per 1,000
18	21.63	50	60.50	18	26.71	50	72.26
19	22.30	51	62.23	19	27.59	51	74.18
20	22.99	52	64.00	20	28.50	52	76.15
21	23.71	53	65.81	21	29.46	53	78.16
22	24.45	54	67.66	22	30.45	54	80.20
23	25.22	55	69.54	23	31.50	55	82.23
24	26.03	56	72.19	24	32.58	56	85.01
25	26.86	57	74.93	25	33.72	57	87.84
26	27.73	58	77.77	26	34.76	58	90.80
27	28.63	59	80.74	27	35.82	59	93.91
28	29.58	60	83.84	28	36.92	60	97.19
29	30.56	61	87.07	29	38.07	61	100.59
30	31.59	62	90.40	30	39.26	62	104.09
31	32.65	63	93.81	31	40.52	63	107.61
32	33.78	64	97.30	32	41.83	64	111.14
33	34.95	65	100.89	33	43.20	65	114.72
34	36.16	66	103.59	34	44.61	66	117.55
35	37.43	67	106.40	35	46.10	67	120.48
36	38.73	68	109.36	36	47.62	68	123.60
37	40.09	69	112.49	37	49.20	69	126.96
38	41.49	70	115.85	38	50.85	70	130.59
39	42.94	71	119.43	39	52.53	71	134.54
40	44.44	72	123.21	40	54.29	72	138.75
41	46.00	73	127.18	41	56.09	73	143.18
42	47.60	74	131.43	42	57.93	74	148.01
43	49.24	75	136.04	43	59.82	75	153.29
44	50.93	76	141.74	44	61.74	76	159.69
45	52.67	77	148.02	45	63.69	77	166.75
46	54.15	78	154.90	46	65.31	78	174.47
47	55.67	79	162.39	47	66.97	79	182.82
48	57.22	80	170.53	48	68.65	80	191.81
49	58.83			49	70.42		

<sup>1</sup>Not available in the state of Montana

**FIXED INDEXED 7 PAY WHOLE LIFE  
FEMALE RATES<sup>1</sup>**

**NOTES**

Issue Ages 18 - 80 years

Non-Tobacco				Tobacco			
Age	Premiums per 1,000	Age	Premiums per 1,000	Age	Premiums per 1,000	Age	Premiums per 1,000
18	18.53	50	55.91	18	23.22	50	68.93
19	19.18	51	57.78	19	24.07	51	71.13
20	19.86	52	59.70	20	24.94	52	73.37
21	20.55	53	61.66	21	25.84	53	75.64
22	21.28	54	63.66	22	26.79	54	77.94
23	22.03	55	65.71	23	27.77	55	80.29
24	22.81	56	67.79	24	28.80	56	82.65
25	23.62	57	69.92	25	29.86	57	85.06
26	24.46	58	72.10	26	30.91	58	87.50
27	25.34	59	74.31	27	32.00	59	90.00
28	26.24	60	76.57	28	33.11	60	92.53
29	27.17	61	78.91	29	34.27	61	95.13
30	28.14	62	81.29	30	35.47	62	97.79
31	29.14	63	83.74	31	36.71	63	100.52
32	30.18	64	86.28	32	37.98	64	103.36
33	31.25	65	88.90	33	39.30	65	106.29
34	32.36	66	91.35	34	40.65	66	108.63
35	33.51	67	93.88	35	42.06	67	111.09
36	34.69	68	96.50	36	43.48	68	113.66
37	35.89	69	99.23	37	44.94	69	116.34
38	37.15	70	102.07	38	46.45	70	119.16
39	38.45	71	105.02	39	48.02	71	122.10
40	39.79	72	108.10	40	49.63	72	125.15
41	41.18	73	111.29	41	51.30	73	128.31
42	42.62	74	114.64	42	53.04	74	131.58
43	44.12	75	118.17	43	54.83	75	135.02
44	45.66	76	122.25	44	56.68	76	139.66
45	47.25	77	126.63	45	58.58	77	144.68
46	48.89	78	131.38	46	60.54	78	150.17
47	50.57	79	136.54	47	62.57	79	156.21
48	52.30	80	142.25	48	64.65	80	162.93
49	54.09			49	66.78		

<sup>1</sup>Not available in the state of Montana

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