

WHY DO I WANT TO BUY FIXED INDEXED SINGLE PREMIUM WHOLE LIFE INSURANCE?

Careful planning and wise financial thinking have allowed you to save for your retirement. Most likely your assets have accumulated in savings and investment tools such as Certificates of Deposit (CDs), money markets, annuities, and mutual funds. But asset management, probate fees, taxes, and possible stock market losses could shrink your estate.

Re-allocating some of these assets to the Sagicor Life's Gold Series Fixed Indexed Single Premium Whole Life may provide many additional opportunities and choices for your money such as:

- sophisticated indexed-linked crediting strategies for greater upside potential.
- increased estate value.
- control and access to the money for emergencies and opportunities.
- living benefits to help pay for the expenses of chronic illness and care.
- transferring the money more efficiently to your heirs.

WHAT ARE THE BENEFITS OF THIS POLICY?

INTEREST CREDITING CHOICES

Sagicor Life's Gold Series Fixed Indexed Single Premium Whole Life offers three (3) distinct crediting strategies for wealth management and diversification:

- One-year declared fixed rate of interest
- S&P 500® linked strategy
- Global look-back strategy

GUARANTEED DEATH BENEFIT

The minimum death benefit is guaranteed from day one regardless of changes in your age or health. Also your death benefit can increase over time as your cash value inside the policy may increase. Death benefits to a named beneficiary are generally probate free.¹

GUARANTEED PRINCIPAL

The indexed-linked interest credit will never be less than 0%. You don't participate in any stock market risk.

100% GUARANTEED RETURN OF PREMIUM

Your single premium payment is guaranteed from day one. In the unlikely event you surrender your policy, you are guaranteed to receive at least 100% of your initial premium back, less any outstanding loans.

TRIPLE TAX-ADVANTAGES

The Sagicor Life Gold Series Fixed Indexed Single Premium Whole Life policy provides tax-deferred interest earnings on the cash value account, the compounding of interest on interest is tax deferred, and the death benefit is free from federal taxes in most cases.³

ALTHOUGH MANY POLICIES PROVIDE A LIVING BENEFIT FOR TERMINAL ILLNESS, WE'LL ALSO PROVIDE A BENEFIT IN THE EVENT OF A CHRONIC ILLNESS.*

LIVING BENEFITS

Through the Accelerated Benefit Insurance Rider, and after the policy has been in-force for 12 months, you can access the policy's death benefit in two ways:

TERMINAL ILLNESS BENEFIT

A terminal condition can be devastating for you and your family. If you develop a terminal condition, as defined by the policy, you may withdraw the lesser of the amount equal to the Death Benefit Amount less \$25,000 or \$250,000. Terminal Condition, as used in this Rider, means an imminent death is expected in 12 months or less, see the rider for details.

CHRONIC ILLNESS BENEFIT

This benefit will also cover a chronic illness. 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. The benefit amount will be paid out in (33) equal monthly installments.

Only one type of Benefit is payable for Death Benefit amounts in excess of \$25,000. These benefits are included at no additional cost. An Insured cannot receive a payment based on a Terminal condition and a Chronic Illness. See the policy for details, rider limitations and exclusions.

OTHER FEATURES

BONUS INTEREST

A 10% bonus is automatically added to the single premium paid at issue.

FLEXIBILITY AND CHOICES

You can transfer or change interest crediting strategies, subject to policy provisions.

LIQUIDITY

Loans are available beginning on the second policy anniversary for emergencies and opportunities.²

ISSUE AGES

The issue ages are from 18 - 85 years.

SIMPLIFIED UNDERWRITING

Depending on your age, face amount, and general health, qualifying for this policy can be fast and easy. An application with a brief telephone interview will help us provide a decision in 15-20 minutes.

FEES AND SURRENDER CHARGES

Administrative fees, expense charges, and cost of insurance charges will be deducted every year as outlined in the policy. Surrenders from the policy are subject to the surrender charge below. Maximum fees and fees and/or surrenders will not negate the guaranteed return of premium benefit.

YEAR	1	2	3	4	5	6	7	8	9	10	11+
CHARGE	12%	12%	11%	10%	9%	8%	7%	6%	4%	2%	0%

*Not available in all States.

Sagicor is among the world's oldest insurance companies. Established in 1840, we operate in 22 countries including the United States, and Panama, with significant market presence in the Caribbean. Our core strengths of financial stability and strong operational capabilities across diverse geographies have been catalysts to consistent growth. You can learn more about Sagicor by visiting our website at www.SagicorLifeUSA.com



The Owner does not purchase interests or otherwise directly participate in any stock market index, mutual fund, stock or other investment in securities.

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¹ The initial death benefit will be determined by the applicant's age and gender. (not in MT)

² Loans of any interest earnings from single premium whole life prior to age 59-1/2 may be subject to tax penalties.

³ The information in this brochure is based on our understanding of current applicable tax laws and is not intended as legal or tax advice. We suggest you consult your attorney, accountant, or tax advisor.

Policy Form 1005.

Policies and riders not available in all states.

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GOLD SERIES

FIXED INDEXED
SINGLE PREMIUM
WHOLE LIFE INSURANCE



A LIFE LIVED
FOR OTHERS
IS A LIFE
WORTHWHILE

