



LIFE INSURANCE COMPANY

**PLATINUM SERIES
CURRENT CREDITING STRATEGIES/RATES**
January 1, 2009

Product	Interest Rate/Cap/Participation Rate	Issue Ages (varies by state)	Minimum Premium	Surrender Charges	Features/Benefits
Platinum Series Fixed Indexed Universal Life	Declared Rate Strategy Interest Rate - 4.75% Index Strategy [1] S&P 500® Cap - 10% Index Strategy [2] Basket Index Participation Rate - 60% Minimum Guaranteed Interest Rate - 2%	15 days - 85 years	Minimum Face Amt. \$50,000	15 Years Per thousand amount, varies by issue age, gender and smoking status	<ul style="list-style-type: none"> • Three Distinct Crediting Strategies • Potential for Significant Growth • Terminal Condition/Chronic Illness Benefit • Penalty-Free Withdrawals • Preferred Loans after 10 years
Platinum Series Fixed Indexed Annuity	Declared Rate Strategy Interest Rate - 4% Index Strategy [1] S&P 500® Cap - 7% Index Strategy [2] Basket Index Participation Rate - 40% Minimum Guaranteed Interest Rate Yrs 1 thru 13 - 2% Minimum Guaranteed Interest Rate Yrs 13 plus - 3%	15 days - 90 years (NQ) 15 days - 85 years (Q)	\$2,000	9 Years 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	<ul style="list-style-type: none"> • Three Distinct Crediting Strategies • Potential for Significant Growth • Penalty Free Withdrawals • Guaranteed Minimum Withdrawal Benefit • Confinement Waiver
Platinum Series Fixed Indexed Annuity with 5% Bonus Interest	Declared Rate Strategy Interest Rate - 4% Index Strategy [1] S&P 500® Cap - 7% Index Strategy [2] Basket Index Participation Rate - 40% Minimum Guaranteed Interest Rate Yrs 1 thru 13 - 2% Minimum Guaranteed Interest Rate Yrs 13 plus - 3%	15 days - 85 years (NQ) 15 days - 85 years (Q)	\$2,000	9 Years 15%, 14%, 13%, 12%, 11%, 9%, 7%, 5%, 3%	<ul style="list-style-type: none"> • Three Distinct Crediting Strategies • Potential for Significant Growth • Penalty Free Withdrawals • Guaranteed Minimum Withdrawal Benefit • Confinement Waiver • 5% Bonus Interest

Rates reflect current rates only as of the date above. Current rates are not guaranteed and are subject to change at anytime and at the discretion of the company. Products not available in all states. Features and benefits may vary by state.

Sagicor Life Insurance Company 4343 N. Scottsdale Rd., #300, Scottsdale, AZ 85251 T (800) 406-9900 (Sales and Marketing) F (800) 497-7461

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Sagicor Life Insurance Company is Rated A - (Excellent) by A.M. Best Company



LIFE INSURANCE COMPANY

GOLD SERIES CURRENT CREDITING STRATEGIES/RATES January 1, 2009

Product	Interest Rate/Cap/Participation Rate	Issue Ages (varies by state)	Minimum Premium	Surrender Charges	Features/Benefits
Gold Series Fixed Indexed Single Premium Whole Life	Declared Rate Strategy Interest Rate - 4.75% Index Strategy [1] S&P 500® Cap - 10% Index Strategy [2] Basket Index Participation Rate - 50% Minimum Guaranteed Interest Rate - 2%	18 - 85 years	\$5,000	10 Years (% of single prem.) 12%, 12%, 11%, 10%, 9%, 8%, 7%, 6%, 4%, 2%	<ul style="list-style-type: none"> • Three Distinct Crediting Strategies • Potential for Significant Growth • Return of Premium • Terminal Condition/Chronic Illness Benefit • Point of Sale Underwriting • 10% Bonus Interest
Gold Series Fixed Indexed 7 Pay Whole Life *	Declared Rate Strategy Interest Rate - 4.75% Index Strategy [1] S&P 500® Cap - 10% Index Strategy [2] Basket Index Participation Rate - 50% Minimum Guaranteed Interest Rate - 2%	15 days - 80 years	Minimum Face Amt. \$25,001	7 Years Surrender Charge Factor ¹ Per \$1,000 of Face Amount	<ul style="list-style-type: none"> • Three Distinct Crediting Strategies • Potential for Significant Growth • Terminal Condition/Chronic Illness Benefit • Point of Sale Underwriting
Gold Series Interest Sensitive Single Premium Whole Life	Current Declared Interest Rate Year 1 - 5.50% Current Declared Interest Rate Year 2+ - 4% (current declared interest rate years 2+ not guaranteed) Minimum Guaranteed Interest Rate - 3%	15 days - 90 years	\$5,000	10 Years (% of single prem.) 8%, 8%, 7%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	<ul style="list-style-type: none"> • Return of Premium • Terminal Condition/Chronic Illness Benefit • Point of Sale Underwriting
Gold Series Sage Investor Single Premium Deferred Annuity **	First Year Initial Fixed Interest Rate - 5.25% Interest Rates Years 2 through 6 - 4.25% (current declared interest rate years 2 - 6 not guaranteed) Minimum Guaranteed Interest Rate - 3%	15 days - 90 years	\$5,000 (NQ) \$ 5,000 (Q) - up to age 50 \$6,000 (Q) - age 50+	6 Years 7%, 7%, 7%, 6%, 5%, 3%	<ul style="list-style-type: none"> • Bailout Feature • No Policy Expense Charges • Waiver of Surrender Charge Rider (inherent) • Penalty Free Withdrawals • Market Value Adjustment (MVA)

* Gold Series Fixed Indexed 7 Pay Whole Life Footnote: The Surrender Charge is equal to a factor multiplied by the Face Amount divided by \$1,000. Surrender Charge Factors may vary by issue age, sex (not in MT) and underwriting class.

** Gold Series Sage Investor Single Premium Deferred Annuity Footnote: Bailout Feature - If after the first Policy Year, the renewal rate is lower than a rate that is 1% 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.

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