



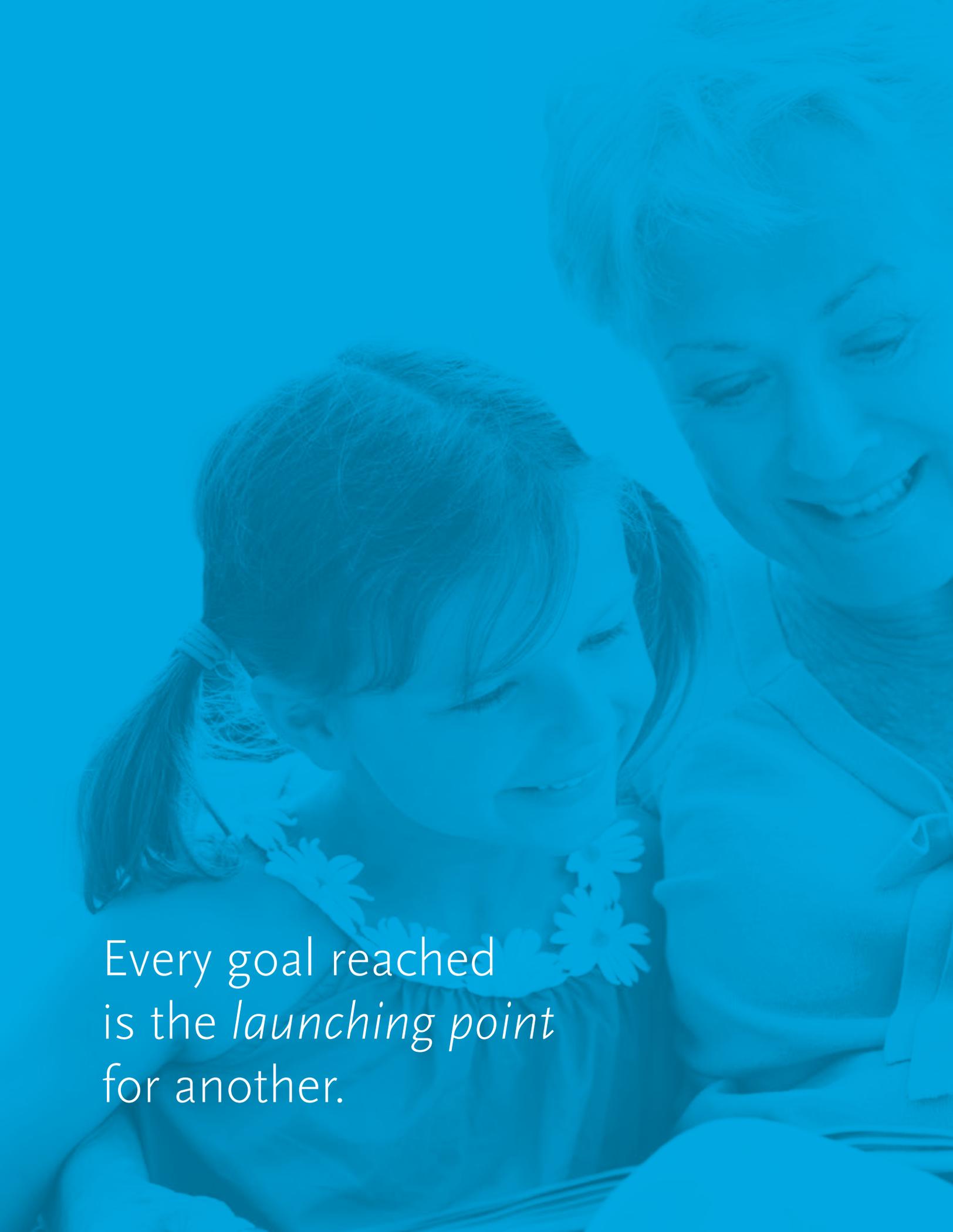
FISPWL

Fixed Indexed Single Premium Whole Life Insurance

CONSUMER BROCHURE

Wise Financial Thinking for Life

Sagicor Life 



Every goal reached
is the *launching point*
for another.

FISPWL

Consumer Brochure

Wise Financial Thinking for Life

Sagicor Life Insurance Company (“Sagicor”) is a full-service life insurance company that helps clients make wise financial decisions today to ensure that they’re protected tomorrow. We are licensed in 45 states plus 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.

To learn more about Sagicor, visit our website at [SagicorLifeUSA.com](https://www.SagicorLifeUSA.com) or call (888) SAGICOR.

Why should you consider 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 personal property.

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

- Sophisticated index-linked crediting strategies for greater upside potential
- Increased estate value
- Control and access to your money for emergencies and opportunities through policy loans. Please see policy for policy loan details.
- Living benefits to help pay for the expenses of chronic illness¹ and care
- Transferring money efficiently to your heirs

Interest Crediting Options

Sagicor's Fixed Indexed Single Premium Whole Life offers three distinct crediting strategies for diversification:

1 YEAR TERM DECLARED FIXED RATE (Declared Rate Strategy 1)

This strategy offers a fixed interest rate declared by Sagicor that is guaranteed for one year.

S&P 500[®] INDEX 1 YEAR TERM WITH CAP (Indexed Strategy 1)

This is a one year point-to-point indexed strategy linked to the S&P 500[®] Index.

GLOBAL ADVANTAGE INDEXED 1 YEAR TERM WITH PARTICIPATION RATE (Indexed Strategy 3)

This is a one year point-to-point indexed strategy that utilizes a "basket" of indices.

The S&P 500 Index is a product of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by **Sagicor Life Insurance Company**. Standard & Poor's[®], S&P[®] and S&P 500[®] are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones[®] is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Sagicor Life Insurance Company. **Sagicor Life Insurance Company's Product(s)** is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

Features & Benefits

BONUS INTEREST

A 10% interest 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.

LOAN

Loans are available anytime after the first policy year for emergencies and opportunities.²

PARTIAL WITHDRAWALS³

Allowed at any time. Minimum partial withdrawal is \$500. A withdrawal charge will apply if partial withdrawal is taken during the surrender charge period. Withdrawals will reduce the face amount.

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. Death benefits are limited if the insured dies by suicide within 2 years from the policy date or the maximum required by law. Please see policy for details.

GUARANTEED PRINCIPAL

The indexed-linked interest credit will never be less than 0%. You do not risk your principal in the stock market.

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 indebtedness (Minimum Guaranteed Cash Value) and prior withdrawals.

TRIPLE TAX ADVANTAGES

The Sagicor 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 income taxes, in most cases.⁴

RIGHT TO EXAMINE POLICY

All premiums paid, considerations, fees, or charges will be refunded if this policy is returned to us or our representative for cancellation within 30 days after it is delivered. Any refund will be paid within 30 days of our receipt of cancellation. This policy will be deemed void from its beginning.

FEES AND SURRENDER CHARGES

Administrative fees, expense charges, and cost of insurance charges will be deducted every year as outlined in the policy. A policy surrender is subject to the surrender charge below. Maximum fees and/or surrender charges will not negate the guaranteed return of premium (Minimum Guaranteed Cash Value) benefit.

YEAR	1 st	2 nd	3 rd	4 th	5 th	6 th
CHARGE %	12%	12%	11%	10%	9%	8%

YEAR	7 th	8 th	9 th	10 th	11 th +
CHARGE %	7%	6%	4%	2%	0%

Simplified Underwriting

- Issue Age 18 to 85 years; premiums start at \$5,000
- 2 Risk Classifications:
 - Standard Non-Tobacco
 - Standard Tobacco
- 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.

Accelerated Benefit Insurance Rider

The Accelerated Death Benefit is included at no additional cost. The cost of this rider is factored into your premium. This rider advances a portion of the death benefit prior to the insured's death due to a terminal condition or chronic illness¹. Only one type of Accelerated Death Benefit is payable. An insured cannot receive a payment based on a Terminal Condition and a Chronic Illness¹. The death benefit of the policy must exceed \$25,000 to be eligible for acceleration. See the policy for additional details including fees, limitations and exclusions.

TERMINAL CONDITION BENEFIT

A terminal condition can be devastating for you and your family. If you develop a terminal condition, as defined by this rider, you may withdraw the lesser of \$250,000 or the death benefit amount less \$25,000. An administrative fee⁵ will be deducted from the amount elected. 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 BENEFIT¹

This benefit will also cover a chronic illness. If you develop a chronic illness, as defined by this rider, you may withdraw the lesser of \$250,000 or the death benefit amount less \$25,000. 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 2 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.

Activities of Daily Living include eating, toileting, transferring, bathing, dressing, or continence and are defined as:

Eating – Feeding oneself by getting food into the body from a receptacle (such as a plate, cup or table), or by feeding tube or intravenously.

Toileting – Getting to and from the toilet, getting on and off the toilet, or performing associated personal hygiene.

Transferring – Sufficient mobility to move into or out of a bed, chair, or wheelchair or to move from place to place, either via walking, a wheelchair, or other means.

Bathing – Washing oneself by sponge bath or in either a tub or shower, including the task of getting into or out of the tub or shower.

Dressing – Putting on and taking off of all items of clothing and any necessary braces, fasteners or artificial limbs.

Continence – The ability to maintain control of bowel and bladder function; or, when unable to maintain control of bowel or bladder function, the ability to perform associated personal hygiene (including caring for catheter or colostomy bag.)

In some states, the policy owner may elect to receive a portion of the Accelerated Death Benefit Amount due to Chronic Illness as a lump sum payment. If a lump sum payment is elected, the amount of the payment will be 90% of the elected portion of the Accelerated Death Benefit Amount.

DISCLOSURES

- 1 Not available in all states.
- 2 Loans of any interest earnings from single premium whole life prior to age 59½ may be subject to tax penalties. Loans are subject to an interest rate defined in the policy.
- 3 Not available in Minnesota.
- 4 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.
- 5 As used in this rider, administrative fee means a one-time charge equaling the lesser of \$250 or the maximum allowed by law in the state which this policy was issued.

Sagicor Life Insurance Company

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Producer Resource Center

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Fixed Indexed Single Premium Whole Life is issued by Sagicor Life Insurance Company ("Sagicor"), a member of the Sagicor Group of Companies.

This material is for informational purposes. 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.

Policies and riders not available in all states.
State variations may apply.

Policy Forms: 1005, 6013, 6018, 6024 and 6033

