

GOLD SERIES

# INTEREST SENSITIVE SINGLE PREMIUM WHOLE LIFE INSURANCE



Sagicor

LIFE INSURANCE COMPANY

Wise Financial Thinking for Life

**YOU CANNOT  
CHANGE THE  
DIRECTION OF  
THE WIND, BUT  
YOU CAN ADJUST  
THE SAILS TO  
REACH YOUR  
DESTINATION.**



## 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 44 states plus the District of Columbia. Sagicor is rated “A-” (Excellent) by A.M. Best Company, and is a wholly-owned subsidiary of Sagicor Financial Corporation, one of the oldest insurance groups in the Americas, with operations in 22 countries including 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 [www.SagicorLifeUSA.com](http://www.SagicorLifeUSA.com) or call (888) SAGICOR.

## Why do I want to buy Single Premium Whole Life Insurance?

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You’ve worked hard to provide for your family and save for retirement. You’ve used savings and investment tools such as Certificates of Deposit (CDs), money markets, annuities, and mutual funds to accomplish these goals. But taxes and probate fees may shrink your estate.

By transferring some of these assets to the Sagicor Gold Series Interest Sensitive Single Premium Whole Life you could:

- Instantly increase your estate.
- Transfer money more efficiently to your heirs.
- Still have control and access to your money for emergencies, opportunities or monthly care expenses through living benefits.

## What are the benefits of this Policy?

### **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.<sup>1</sup>

### **GUARANTEED INTEREST**

A lifetime guaranteed interest rate of 3% eliminates the worry of market volatility plus your Policy has future interest upside potential.

### **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 Surrender Charge, less Indebtedness, less any Withdrawals and less any Accelerated Benefits paid out (Minimum Guaranteed Cash Value). See the Policy for details.

### **TRIPLE TAX-ADVANTAGES**

Sagicor's Gold Series Interest Sensitive 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.<sup>2</sup>

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

## Living Benefits

Through Accelerated Benefit Insurance Riders, and after the Policy has been in force for 12 months, you can access the Policy's Death Benefit in two ways:

### TERMINAL CONDITION 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 \$250,000 or an amount equal to the Death Benefit Amount less \$25,000. Terminal Condition, as used in this Rider, means an imminent death is expected in 12 months or less. See the Policy 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.

This benefit is included at no additional cost. Only one type of Accelerated Benefit will be allowed. Benefit payment cannot be made based on Terminal Condition and a Chronic Illness. See the Policy for details, Rider limitations and exclusions.

## Other Features

### ISSUE AGES

The issue ages are from 15 days – 90 years.

### SIMPLIFIED UNDERWRITING

Depending on age and face amount applied for, qualifying for this Policy can be as easy as completion of the application and a brief telephone interview.

## LOANS AND WITHDRAWALS

You can access the Loan Value of your Policy through a loan that is subject to interest charged in advance. You can also withdraw part of the Cash Surrender Value of the Policy. Withdrawals must be a minimum of \$500 and may not reduce the Cash Value below \$5,000. Loans and withdrawals may reduce Policy benefits. See Policy for details.<sup>3</sup>

### FEES AND SURRENDER CHARGES

A Withdrawal Charge will apply during the first 10 years of the Policy. See Policy for details. Surrender Charges will be applied according to the table below. There is a Policy Expense Charge of 6% on the single premium.

YEAR	1 <sup>ST</sup>	2 <sup>ND</sup>	3 <sup>RD</sup>	4 <sup>TH</sup>	5 <sup>TH</sup>	6 <sup>TH</sup>	7 <sup>TH</sup>
CHARGE %	8%	8%	7%	7%	6%	5%	4%
YEAR	8 <sup>TH</sup>	9 <sup>TH</sup>	10 <sup>TH</sup>	11 <sup>TH</sup> +			
CHARGE %	3%	2%	2%	0%			

- 1 The initial Death Benefit will be determined by the applicant's age and gender (not in MT).
- 2 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.
- 3 Withdrawals or loans of any interest earnings from Single Premium Whole Life prior to age 59-1/2 may be subject to tax penalties.

# INTEREST SENSITIVE SINGLE PREMIUM WHOLE LIFE INSURANCE



LIFE INSURANCE COMPANY

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## **SAGICOR LIFE INSURANCE COMPANY**

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## **CLIENT SERVICES**

(888) 724-4267 Opt. 1 | Fax (480) 425-5150

## **SALES AND AGENT SERVICES**

(888) 724-4267 Opt. 2 | Fax (800) 497-7461

Gold Series Interest Sensitive Single Premium Whole Life Insurance Policy is issued by Sagicor Life Insurance Company, a member of the Sagicor Group.

Policy Forms 1002, 6013, 6018.

Unisex rates are used in Montana only.