

GOLD SERIES

10/20/30 ZZ TERM LIFE INSURANCE



Sagicor

LIFE INSURANCE COMPANY

Wise Financial Thinking for Life

**YOU CAN
PREDICT THE
FUTURE IF YOU
CREATE IT.**



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 or call (888) SAGICOR.

Want to plan for a secure future?

- Protection for your family and business.
- Helps pay off your mortgage if you die.
- Helps cover final expenses.

Is someone counting on you?

- Spouse, children, elderly parents.
- Special needs adult.
- Business partner, key employee.
- Funeral expense.

Gold Series ZZ Term Life Insurance

- Designed to make the entire application and approval process with Sagicor easy for you.
- Provides guaranteed level premiums¹ for periods of 10, 20 or 30 years and death benefit amounts up to \$300,000, depending on issue age. Coverage is available for ages 18 to 75.

Simple and fast.

- Qualifying is as simple as completing an application and a brief telephone interview.
- No exams, no tests, no waiting periods.*
- Decision in as little as 15 minutes.
- Standard issue depends only on the answers to a few questions during the telephone interview.

* If you qualify. If not, referred to underwriter for other product choices.

ACCELERATED BENEFIT RIDER²

Helps cover medical costs or nursing home care by allowing you to use a portion of the death benefit in the event of a terminal condition diagnosis. Included at no additional cost.³

Optional Benefits

There are a number of optional benefits⁴ designed to suit your lifestyle and family needs. Read below to find the best benefits for you and your loved ones.

ACCIDENT DISABILITY INCOME BENEFIT RIDER

Provides you, the primary insured, with a monthly income should you become totally disabled in an accident. Benefits start after 90-day waiting period. See Rider for exclusions and limitations.

CHILDREN'S TERM RIDER

Provides term life insurance protection for your children, ages 15 days to 19 years, and remains in force for each child until age 25 or marriage. At the end of the term period, the benefit may be converted for up to five times the original amount, regardless of their current health.

ACCIDENTAL DEATH BENEFIT RIDER

If you should die due to an accident, as defined in the Rider, your beneficiaries will receive an additional Death Benefit.

WAIVER OF PREMIUM RIDER

Waives your premium payments if you, the primary insured, become totally disabled for at least 6 months². If the total disability ceases, simply resume premium payments.

MAKE THE FUTURE WORK FOR YOU

You can't always predict what the future will bring, but you can be adequately prepared with the Sagicor Gold Series ZZ Term and its benefits.

¹ Policy Form 1003 is a level death benefit term policy to age 95, subject to underwriting. Premiums increase after the initial term period.

² Not available in all states. State variations may apply.

³ If an insured is under age 91 and has less than 12 months to live (as diagnosed by a licensed physician), we will pay the lesser of 50% of the face amount of the Policy or \$300,000 (lump-sum payment). If an insured is older than age 59 (not in TN) and has been confined to a nursing home for 180 consecutive days and is expected to remain confined until their death, we will pay the lesser of 50% of the face amount of the Policy or \$300,000 (in monthly installments).

⁴ Check Policy for details on all options. Optional benefits are provided by rider for an additional cost. Terms and conditions apply. Not available in all states.

The obligations of Sagicor Life Insurance Policies are guaranteed by Sagicor Life Insurance Company.



LIFE INSURANCE COMPANY

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 10/20/30 ZZ Term Life Insurance Policy is issued by Sagicor Life Insurance Company, a member of the Sagicor Group.

Policy forms 1003, 6001, 6002, 6003, 6004 6005, 6014.
Policies and Riders not available in all states.