

PLATINUM SERIES

# NO LAPSE UNIVERSAL LIFE INSURANCE



Sagicor

LIFE INSURANCE COMPANY

Wise Financial Thinking for Life

WE DON'T  
ALWAYS  
KNOW WHAT  
THE FUTURE  
BRINGS.



## 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 Platinum Series No Lapse Universal Life Insurance?

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Provides you with benefits and solutions such as:

- Guaranteed level premiums throughout the life of your policy
- Option to select a specific period of time for level protection
- Income and Living Expense Protection for Dependents
- Mortgage Payment Protection
- Estate Tax Planning
- Potential to create wealth

## PROTECTION FOR TODAY AND SECURITY FOR TOMORROW

When times are uncertain, people look for affordable financial products from a company they can trust. The security provided through maintaining life insurance is important and with Sagicor’s Platinum Series No Lapse Universal Life product, we can offer you an affordable universal life insurance policy as an alternative to term life insurance which you may outlive. Our No Lapse Universal Life product can provide you with guaranteed premium and death benefit protection for life. Your premiums can be locked in and guaranteed level to age 120. No Lapse Universal Life can also provide added protection as one grows older and experiences adverse health changes which may make it more difficult to qualify for new life insurance policies.

## Features and Benefits

### NO LAPSE GUARANTEE

Sagicor's Platinum Series No Lapse Universal Life is a competitively-designed, flexible-premium, universal life insurance policy that provides affordable insurance coverage for life. Designed with built-in lapse protection it also offers the option to select a specific period of death benefit protection for enhanced planning flexibility. Sagicor's Platinum No Lapse Universal Life is an excellent choice for helping you solve your personal and business financial planning needs and adds additional protection through its inherent Accelerated Benefit Insurance Rider. Sagicor's No Lapse UL is available to individuals age 15 days to 90 years with a minimum face amount of \$25,000.

### DEATH BENEFIT OPTIONS

The owner may select between two death benefit options.

*Option A:* This option provides a death benefit equal to the greater of (1) the face amount, or (2) the Accumulation Value multiplied by the Death Benefit Corridor Factor or Cash Value Accumulation Factor.

*Option B:* This option provides a death benefit equal to the greater of (1) the sum of the face amount and the Accumulation Value, or (2) the Accumulation Value multiplied by the Death Benefit Corridor Factor or Cash Value Accumulation Factor.

Upon an Insured's death, the proceeds are paid to the named Beneficiary.

## Loans and Withdrawals\*

Anytime after the Policy has a Cash Surrender Value you may take a fixed rate loan from the Accumulation Value of the Policy. Until it is paid back, a loan will reduce the Policy's Death Benefit and Cash Surrender Value. Partial Withdrawals may also be taken after the first Policy year. Only one Partial Withdrawal per year is permitted and there is a \$25 transaction fee that will be charged. A Partial Withdrawal will reduce the Cash Surrender Value and the Death Benefit payable. Surrender charges apply to Partial Withdrawals.

## Accelerated Benefit Insurance Rider

This rider is included at no additional charge. The Accelerated Benefit Insurance Rider advances a portion of the Death Benefit prior to the Insured's death due to a terminal condition. The Accelerated Benefit equals \$250,000 or the Death Benefit less \$25,000.

## Optional Riders\*\*

Optional Riders, available for an additional cost, provide the opportunity to customize your insurance Policy to suit your circumstances and objectives.

### ACCIDENTAL DEATH BENEFIT

The Accidental Death Benefit Rider provides an additional Death Benefit if death is a result of a covered accident as defined in the rider. The additional Death Benefit may be an amount up to the Face Amount of the base Policy, not to exceed \$250,000. The minimum amount is \$25,000.

### WAIVER OF MONTHLY DEDUCTIONS RIDER

The Waiver of Monthly Deduction Rider waives the Monthly Deductions for as long as the Insured meets the definition of totally disabled and Proof of Continuance of Disability is provided.

### CHILDREN'S TERM RIDER

The Children's Term Rider provides level term life insurance for all eligible children. At the end of the Term Period, the Rider benefit may be converted to a permanent policy up to five (5) times the original amount.

\* Loans or withdrawals may reduce both a Policy's Cash Surrender Value and Death Benefit.

\*\* Riders not available in all states. State variations may apply.



LIFE INSURANCE COMPANY

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**SAGICOR LIFE INSURANCE COMPANY**

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**CLIENT SERVICES**

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**SALES AND AGENT SERVICES**

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

Platinum Series No Lapse Universal Life Insurance is issued by Sagicor Life Insurance Company ("Sagicor"), a member of the Sagicor Group of Companies.

Product specifications contained in this brochure are not intended to be all-inclusive of product information and should only be used as part of your decision-making process. Neither Sagicor nor its representatives offer legal or tax advice. Should you have legal or tax questions, please contact your attorney, accountant or tax advisor.

Policy Forms: ICC101010/1010, ICC106035/6035, ICC106036/6036, ICC106038/6038, ICC106047/6047.

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