

PLATINUM SERIES

10/20/30 TERM 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 or call (888) SAGICOR.

Why Platinum Series 10/20/30 Term Life Insurance?

Provides you with benefits and solutions such as:

- Guaranteed level premiums during the initial 10, 20 or 30-year term¹
- Level Death Benefit to age 95¹
- Conversion privileges available prior to Policy Anniversary following the Insured's 70th birthday.
- Protection for your family and business
- Help paying off your mortgage if you die
- Help in providing income due to a Terminal Condition

Is someone counting on you?

- Spouse, Children
- Special Needs Adult
- Business Partner/Key Employee

Want to plan for a secure future?

- Mortgage Payments
- Education Costs
- Debt
- Child Care
- Funeral Expenses
- Replacing Income

MAKE THE FUTURE WORK FOR YOU

You can't always predict what the future will bring, but with Sagacor's Platinum Series 10/20/30 Term you can feel secure in the knowledge that you and your loved ones are protected in the future.

AFFORDABLE PROTECTION

Almost 70 percent of Americans agree that life insurance is the best way to protect against the premature death of a primary wage earner. Life insurance surpasses all other sources of financial assets or income that Americans expect to use to help pay bills and to maintain their lifestyle if a primary wage earner dies.² Platinum Series 10/20/30 Term might be the answer.

ACCELERATED BENEFIT INSURANCE RIDER

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 or Nursing Home Facility Confinement. Included at no additional cost.³

What are the 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.

CHILDREN'S TERM RIDER

Provides term life insurance protection for your children, age 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 six months.⁴ If the total disability ceases, simply resume premium payments.

Accelerated Benefit Insurance Rider 6002, Children's Term Rider 6005, Accidental Death Benefit Rider 6003, Waiver of Premium Rider 6001.

1. Policy Form #1000, Platinum Series is a Death Benefit Term Policy to age 95, subject to underwriting. Premiums increase annually after the initial premium period. Up to 2-year contestable and suicide period. Benefits are adjusted for misstatements of age or sex (not in MT). Terms and limitations may apply. Unisex Rates are used in Montana only. Not available in all states.
2. "Facts About Life 2010" – LIMRA September 2010.
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). Not available in all states.
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.

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PRODUCER RESOURCE CENTER

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

Platinum Series 10/20/30 Term Life Insurance is issued by Sagicor Life Insurance Company, a member of the Sagicor Group of Companies.