

Fixed Indexed Single Premium Whole Life

PRODUCT QUICK VIEW

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

SagicorLifeUSA.com

Sagicor Life 

FIXED INDEXED SINGLE PREMIUM WHOLE LIFE¹ (FISPWL)

Sagicor's Fixed Indexed Single Premium Whole Life Insurance policy offers indexed-linked options that may be used by the owner to accumulate wealth and transfer an increased sum to his or her designated beneficiaries. The death benefit is federal income tax-free² in most cases and the interest earned on the cash value account is tax-deferred. This product may be suitable for life insurance 1035 exchanges or the reallocation of assets.

FEATURES/BENEFITS:

- Immediate 10% Bonus Interest
- Accelerated Benefit Insurance Rider³ for Terminal Condition or Chronic Illness¹
- Guaranteed Return of Premium from Day 1 (less any indebtedness, withdrawals or accelerated benefit paid out)
- Loans: Allowed after the first year
- Partial Withdrawals⁴: 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.
- 3 Interest Crediting Strategy Options⁵:
 - Declared Rate Strategy (Declared Rate Strategy)
1 Year Term Declared Rate Strategy
 - Indexed Strategy 1 (S&P 500[®] Index Strategy)
S&P 500[®] Index 1 Year Term with Cap
 - Indexed Strategy 3 (Global Advantage Strategy)
Global Advantage Indexed 1 year Term with Participation Rate

UNDERWRITING:

- Issue Age: 18 to 85 (Age of Last Birthday)
- 2 Risk Classes (Issued as Standard up to Table 4):
Standard Non-Tobacco and Standard Tobacco
- Point of Sale (POS) application process – Accept up to table 4 as Standard – otherwise Decline
- Minimum Single Premium: \$5,000

- Maximum Premium: No maximum premium; premiums over \$500,000 require home office approval
- No maximum net amount at risk

DISCLOSURES

- 1 Not available in all states.
- 2 Information is based on our understanding of current applicable tax laws and is not intended as legal or tax advice. We suggest you consult your tax advisor.
- 3 The death benefit of the policy must exceed \$25,000 to be eligible for acceleration. See policy for additional details including fees, limitations and exclusions.
- 4 Not available in MN.
- 5 For current rates and strategy options please contact Sales and Marketing or visit the Producer's section of our website and download the Current Crediting Strategies/Rates PDF (Form 4062).

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