



PRODUCT GUIDE

Fixed Indexed Single Premium Whole Life (FISPWL)

SagicorLifeUSA.com

Sagicor Life 

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DISCLOSURE: The information contained in this product guide is summary in nature and is subject to the applicable policy and rider wording. In order to obtain a complete understanding, please read the policy provisions carefully as this is not intended to be a substitute for the policy. Policy and riders are not available in all states.

FISPWL

DESCRIPTION

Sagicor Life Insurance Company's (Sagicor's) Fixed Indexed Single Premium Whole Life product provides coverage for the life of the Insured as long as the policy is not surrendered and otherwise remains in force prior to the payout of the death benefit. The surrender value is guaranteed to be no less than the premium paid less any prior loans and benefits paid or accelerated.

ISSUE AGES (AGE OF LAST BIRTHDAY)

18 years to 85 years

MINIMUM PREMIUM

\$5,000

MAXIMUM PREMIUM

No Maximum Premium. Premiums over \$500,000 require home office approval.

MAXIMUM NET AMOUNT AT RISK – POINT OF SALE (POS) WITH ATTENDING PHYSICIAN'S STATEMENT (APS)

No Maximum Net Amount at Risk

MAXIMUM NET AMOUNT AT RISK – POINT OF SALE ONLY

Issue Ages 18 years – 60 years	\$250,000
Issue Ages 61 years – 70 years	\$200,000
Issue Ages 71 years – 75 years	\$100,000
Issue Ages 76 years – 80 years	\$75,000
Issue Ages 81 years – 85 years	\$50,000

UNDERWRITING

Risk Classes: Standard Non-Tobacco and Standard Tobacco

Up to T4 issued Standard. Rejected over T4 – referred to Sagicor Underwriter for other product choices.

AVAILABLE RIDERS

(Rider may vary by state and may not be available in all states)

- Accelerated Benefit Insurance Rider – Terminal Condition and Chronic Illness (inherent rider included in the premium at no additional cost.)

BONUS INTEREST

A 10% interest bonus is automatically added to the single premium paid at issue.

GUARANTEED BENEFITS

Guaranteed Return of Premium.

GUARANTEED VALUES

Guaranteed values are based on a minimum guaranteed interest rate of 2%, guaranteed cost of insurance rates and guaranteed policy expense charges.

LOANS

Allowed after the first year.

PARTIAL WITHDRAWALS

(Not available in MN)

Allowed at any time. Minimum partial withdrawal is \$500.00. A withdrawal charge will apply if partial withdrawal is taken during the surrender charge period. Withdrawals will reduce the face amount.

SURRENDER CHARGES

YR1	YR2	YR3	YR4	YR5	YR6
12%	12%	11%	10%	9%	8%
YR7	YR8	YR9	YR10	YR11+	
7%	6%	4%	2%	0%	

ALLOCATION DATE

The allocation date will be one of the following dates; the 1st, 8th, 15th, or 22nd day of the month. It is the date when funds are allocated to the strategies and is the date from which policy years and policy anniversaries will be determined.

ALLOCATION PROCESSING

The index value will be based upon the closing value of the index on the allocation date, or, if the allocation date is not a business day, then on the last business day prior to the allocation date. A business day is defined as a day when the New York Stock Exchange is open.

The initial allocation of any premium may be made among the various strategies in any manner desired by the owner. Premiums are initially allocated to a holding account. This account will apply interest to the premiums between the time they are received and the time they are allocated to a crediting strategy. The interest earned will be treated as an interest credit to the policy and will be combined with the premium when allocated to a crediting strategy.

SAVING AGE NOTE

Saving age on the Fixed Indexed Single Premium Whole Life product – Upon receipt of the applicable premium, the effective date of the policy is equal to one of the four monthly allocation dates which are the 1st, 8th, 15th and 22nd. Therefore, backdating of a policy is not available for this product.

GUARANTEED ANNUAL CREDITING RATES

There is an underlying guaranteed interest rate of 2%.

Declared Rate Strategy (Declared Rate Strategy)

1 year term declared fixed rate, Minimum Guaranteed Interest Rate 2%

Indexed Strategy 1 (S&P 500® Index Strategy)

S&P 500® Index 1 year term with Cap, Minimum Cap 4%, 100% Participation Rate, Minimum Guaranteed Interest Rate 0%

Indexed Strategy 3 (Global Advantage Strategy)

Global Advantage Indexed 1 year term with Participation Rate, Minimum Participation Rate is 20%

- Indices: Russell® 2000 Index, EURO STOXX 50® Index and Hang Sang Index
- The Indexed Interest Rate is calculated using 60% of the return of the best performing index, plus 40% of the return of the second best performing index, and is subject to the appropriate Participation Rate and Cap. The worst performing index is not used when determining the Indexed Interest Rate. Minimum guaranteed interest rate 0%.

The indexed strategies guarantee the credited rate will never be less than 0%.

For current rates, please contact Sales and Marketing or visit the Producer's section of the website and download the Current Crediting Strategies/Rates PDF, Form 4062.

Please refer to page 10 for indices disclosures.

ACCELERATED BENEFIT INSURANCE RIDER

Inherent rider, included at no additional cost. The cost of this rider is included in the premium. This rider advances a portion of the eligible death benefit proceeds if the eligibility requirements are satisfied for the Terminal Condition or Chronic Illness.

Terminal Condition

Terminal Condition, as used in this rider, means that a licensed physician has certified, in writing, that the insured's imminent death is expected as a result of a non-correctable medical condition that with reasonable medical certainty will result in a drastically limited life span of 12 months or less.

Upon certification by a licensed physician, as defined in this rider, that the insured has been diagnosed with a Terminal Condition, the owner may elect to accelerate any portion of the maximum accelerated benefit amount¹. An administrative fee² will be deducted from the elected accelerated death benefit amount and the remainder will be paid in a lump sum.

Chronic Illness

Chronic Illness, as used in this Rider, means that within the last 30 days, a licensed physician has certified, in writing, that the insured is 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.

Upon certification by a licensed physician, as defined in this rider, that the insured has been diagnosed with a Chronic Illness, the owner may elect to accelerate any portion of the maximum accelerated benefit amount¹. The amount elected will be paid out in 33 equal monthly installments. The administrative fee² will be deducted from the first installment.

In some states, the policy owner may elect to receive a portion of the accelerated benefit amount due to Chronic Illness as a lump sum payment. If a lump sum payment is elected, the amount of the payment will be 90% of the elected portion of the accelerated death benefit amount, less the administrative fee².

If the Insured dies prior to all payments being made, remaining payments will be paid to the beneficiary in a lump sum.

TERMINATION OF RIDER

The rider terminates on the earlier of the following dates:

- a) The date any fraudulent claim is submitted
- b) The date the policy terminates

RIDER LIMITATIONS

Payment of an accelerated benefit is subject to the following requirements:

1. Base plan and rider must be in force for 12 months before the insured is eligible to receive any accelerated benefit payment (not applicable in all states).
2. If the policy or this rider is subject to an irrevocable beneficiary designation or an assignment, except to Sagikor as a security for a policy loan, an insured must provide Sagikor with a written consent from any such beneficiary or assignee before any payment will be made under this rider.
3. In order to prevent an involuntary advance of proceeds, the accelerated benefit is not available if the owner or covered person:
 - a) is required by a government agency to elect an accelerated benefit in order to meet the claims of creditors, whether in bankruptcy or otherwise; or
 - b) is required by the government agency to elect an accelerated benefit in order to apply for, obtain, or keep a government benefit or entitlement.
4. No accelerated benefit will be provided if the Terminal Condition or Chronic Illness results from intentionally self-inflicted injuries or attempted suicide while sane or insane (does not apply to policies sold in MO).
5. Only one type of accelerated benefit payment will be allowed. You cannot receive a payment based on a Terminal Condition and a Chronic Illness.

UNDERWRITING INFORMATION & QUALIFICATION

- Please refer to the Point of Sale Underwriting and Medical Impairment Guide (Form 4030) for detailed information regarding Sagicor’s underwriting processes and guidelines. If you need to schedule a telephone interview call Management Research Services, Inc (MRS) toll-free at 1-866-664-0083.

Hours of Operation:
 Monday – Friday 8:00 AM – 9:00 PM CST
 Saturday 8:00 AM – 3:00 PM CST

- Table 1 – reflects the amounts which can be applied for under the Point of Sale (POS) Process.

POINT OF SALE PROCESS	
TABLE 1	
Ages	Maximum Net Amount at Risk
18 – 60 years	\$250,000
61 – 70 years	\$200,000
71 – 75 years	\$100,000
76 – 80 years	\$75,000
81 – 85 years	\$50,000

- Table 2 – reflects the amounts which can be applied for under the POS Process with an Attending Physician Statement (APS). If the APS does not provide adequate medical history, a paramedical exam, home office specimen (HOS), blood or other medical requirements may be ordered.

POINT OF SALE PROCESS	
APS or other requirements, as needed	
TABLE 2	
Ages	Maximum Net Amount at Risk
18 – 85 years	No Maximum

- During the initial portion of the interview, the Medical Information Bureau (MIB) and Pharmaceutical Database will be checked. If Sagicor develops any significant history, the interview and the application do not match, MIB and the application do not match, or the Pharmaceutical Database and the application do not match, the application will be closed incomplete.
- When the occupation or avocation of the Proposed Insured (PI) carries a particular hazard, coverage will be denied if the required amount exceeds \$3.00 per \$1,000.
- During employment age, if unemployed, a reasonable explanation must be given.
- All interviews are conducted with the PI and are recorded. No other person, including but not limited to family members, friends, translators or guardians may answer questions on behalf of the PI.
- Ages 51 and greater must have a primary care physician or have seen a doctor in the last 5 years. If not, the case will be declined because of absence of appropriate health care.
- Applicants may be accepted through Table 4. Any application which would be rated in excess of Table 4 due to medical history, occupation, or avocation will be referred to Sagicor underwriters for consideration of other coverage.
- Foreign Nationals: The standard requirements for Sagicor business is that the PI must be a U.S. Citizen, living in the United States, or a permanent Resident (green card holder) living in the United States.
- In some cases, a U.S. Citizen living outside the U.S. on a temporary basis might be considered if they are residing in a low risk country as determined by current U.S. guidelines. Sagicor will not be able to consider anyone who will live outside the United States for more than 90 days.
- Temporary Residents: Sagicor is unable to consider individuals living in the U.S. on the basis of a visa.

BUILD CHART

Applicants with weight outside the following ranges are not eligible. Minimum and Maximum weights are listed in pounds.

Height	Minimum Weight	Maximum Weight
4'8"	74	188
4'9"	76	195
4'10"	79	202
4'11"	82	209
5'0"	84	216
5'1"	87	223
5'2"	90	231
5'3"	93	238
5'4"	96	246
5'5"	99	253
5'6"	102	261
5'7"	105	269
5'8"	109	277
5'9"	112	286
5'10"	115	294
5'11"	118	302
6'0"	122	311
6'1"	125	320
6'2"	129	329
6'3"	132	338
6'4"	136	347
6'5"	139	356
6'6"	143	365
6'7"	146	375
6'8"	150	384

MALE & UNISEX³ RATES –
Issue Ages 18 years – 85 years

Non – Tobacco			
Age	Face Amt/\$1	Age	Face Amt/\$1
18	7.00553	52	2.34644
19	6.79912	53	2.27549
20	6.59969	54	2.20751
21	6.40342	55	2.14286
22	6.20690	56	2.08309
23	6.01122	57	2.02561
24	5.81734	58	1.97187
25	5.62500	59	1.92139
26	5.43413	60	1.87441
27	5.24843	61	1.83064
28	5.06785	62	1.78841
29	4.89529	63	1.74676
30	4.73136	64	1.70610
31	4.57526	65	1.66667
32	4.42478	66	1.62367
33	4.27818	67	1.58122
34	4.13679	68	1.54157
35	4.00000	69	1.50263
36	3.87480	70	1.46380
37	3.75391	71	1.43194
38	3.63651	72	1.40454
39	3.52319	73	1.37602
40	3.41310	74	1.34248
41	3.30664	75	1.30624
42	3.20616	76	1.27443
43	3.11182	77	1.24333
44	3.02064	78	1.21430
45	2.93160	79	1.18713
46	2.83697	80	1.15939
47	2.74616	81	1.13334
48	2.65957	82	1.10765
49	2.57636	83	1.08206
50	2.49653	84	1.05765
51	2.42007	85	1.03448

Tobacco			
Age	Face Amt/\$1	Age	Face Amt/\$1
18	5.71175	52	1.99849
19	5.54358	53	1.94196
20	5.38471	54	1.88798
21	5.23104	55	1.83673
22	5.07672	56	1.78802
23	4.92180	57	1.74098
24	4.76846	58	1.69702
25	4.61538	59	1.65569
26	4.46340	60	1.61719
27	4.31406	61	1.58100
28	4.16976	62	1.54567
29	4.03226	63	1.51057
30	3.90252	64	1.47628
31	3.77961	65	1.44462
32	3.66077	66	1.40951
33	3.54414	67	1.37480
34	3.43053	68	1.34272
35	3.32103	69	1.31190
36	3.22061	70	1.28125
37	3.12272	71	1.25537
38	3.02714	72	1.23218
39	2.93513	73	1.20760
40	2.84558	74	1.17979
41	2.75913	75	1.15090
42	2.67833	76	1.12741
43	2.60289	77	1.10495
44	2.52972	78	1.08284
45	2.45902	79	1.06118
46	2.38486	80	1.04068
47	2.31368	81	1.03367
48	2.24573	82	1.02676
49	2.18076	83	1.01993
50	2.11800	84	1.01320
51	2.05724	85	1.00656

FEMALE RATES⁴ –
Issue Ages 18 years – 85 years

Non – Tobacco			
Age	Face Amt/\$1	Age	Face Amt/\$1
18	8.35887	52	2.64162
19	8.05009	53	2.56747
20	7.75394	54	2.49584
21	7.46764	55	2.42588
22	7.19195	56	2.35880
23	6.92787	57	2.29440
24	6.67309	58	2.23231
25	6.42857	59	2.17260
26	6.19621	60	2.11546
27	5.97253	61	2.06049
28	5.75816	62	2.00794
29	5.55042	63	1.95737
30	5.35109	64	1.90925
31	5.15759	65	1.86335
32	4.97155	66	1.81437
33	4.79310	67	1.76623
34	4.62155	68	1.71923
35	4.45545	69	1.67386
36	4.31717	70	1.63017
37	4.18391	71	1.58705
38	4.05533	72	1.54546
39	3.93116	73	1.50562
40	3.81081	74	1.46640
41	3.69519	75	1.42857
42	3.58309	76	1.39299
43	3.47531	77	1.35845
44	3.37167	78	1.32538
45	3.27273	79	1.29357
46	3.16801	80	1.26254
47	3.06853	81	1.23264
48	2.97442	82	1.20400
49	2.88536	83	1.17621
50	2.80016	84	1.14944
51	2.71895	85	1.12360

Tobacco			
Age	Face Amt/\$1	Age	Face Amt/\$1
18	6.30915	52	2.19507
19	6.10791	53	2.14199
20	5.91560	54	2.09020
21	5.72993	55	2.04082
22	5.55178	56	1.99146
23	5.38117	57	1.94368
24	5.21528	58	1.89717
25	5.05618	59	1.85250
26	4.89743	60	1.80977
27	4.74358	61	1.76890
28	4.59465	62	1.73014
29	4.45060	63	1.69265
30	4.31096	64	1.65697
31	4.17459	65	1.62455
32	4.04276	66	1.58613
33	3.91509	67	1.54844
34	3.79171	68	1.51174
35	3.67347	69	1.47640
36	3.55254	70	1.44217
37	3.43708	71	1.40792
38	3.32643	72	1.37531
39	3.21969	73	1.34457
40	3.11688	74	1.31421
41	3.01730	75	1.28205
42	2.92113	76	1.25324
43	2.82841	77	1.22476
44	2.73923	78	1.19724
45	2.65487	79	1.17066
46	2.57673	80	1.14459
47	2.50299	81	1.11918
48	2.43395	82	1.09514
49	2.36954	83	1.07198
50	2.30834	84	1.04942
51	2.25011	85	1.02740

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Policy forms and riders may vary by state and may not be available in all states.

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

DISCLOSURES

- 1 The maximum accelerated benefit amount is the lesser of \$250,000 or the death benefit minus \$25,000.
- 2 As used in this rider, administrative fee means a onetime charge equaling the lesser of \$250 or the maximum allowed by law in the state in which this policy was issued.
- 3 Unisex rates are used in Montana only.
- 4 In Montana, use the table of unisex rates.

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