

# Sage IUL

## Indexed Universal Life Insurance

### PRODUCT QUICK VIEW



Sagicor’s Sage Indexed Universal Life (Sage IUL) is flexible premium permanent life insurance that provides your clients with wealth accumulation potential through indexed-linked crediting strategies, along with downside market protection, tax advantages, and access to cash value.

### PRODUCT DESCRIPTION

<b>Issue Ages</b>	<ul style="list-style-type: none"> <li>• Age last birthday</li> <li>• 18 years to 85 years; to 70 years in CA</li> <li>• 15 days to 17 years - juvenile</li> </ul>
<b>Minimum Face Amount</b>	<ul style="list-style-type: none"> <li>• \$100,000</li> <li>• \$50,000 - juvenile</li> </ul>
<b>Maximum Face Amount</b>	<ul style="list-style-type: none"> <li>• No maximum</li> <li>• \$99,999 - juvenile</li> </ul>
<b>Premium Limits</b>	<ul style="list-style-type: none"> <li>• Maximum premium - twenty times (20x) the target premium annually; applies to 1035 exchanges as well</li> </ul>
<b>Allocation Dates</b>	<ul style="list-style-type: none"> <li>• The 1<sup>st</sup>, 5<sup>th</sup>, 10<sup>th</sup>, 15<sup>th</sup>, 20<sup>th</sup> or 25<sup>th</sup> day of the month</li> </ul>
<b>Underwriting Classifications</b>	<ul style="list-style-type: none"> <li>• Juvenile, Preferred Plus Non-Tobacco, Preferred Non-Tobacco, Standard Non-Tobacco, Preferred Plus Tobacco, Preferred Tobacco, Standard Tobacco and Substandard ratings up to Table 8</li> </ul>
<b>Accelewriting®</b>	<ul style="list-style-type: none"> <li>• eApplication only with policy eDelivery available</li> <li>• Issue ages 18 to 50, up to \$1,000,000 face amount</li> <li>• Issue ages 51 to 65, up to \$500,000 face amount</li> <li>• No telephone interview and the opportunity for an underwriting decision in minutes</li> <li>• In most cases, no bodily fluids, no medical exams and no Attending Physician’s Statements (APS) required<sup>1</sup></li> <li>• Full underwriting available for issue ages and face amounts above Accelewriting® limits</li> </ul>
<b>Death Benefit Options</b>	<ul style="list-style-type: none"> <li>• Option A - level death benefit</li> <li>• Option B - increasing death benefit</li> </ul>
<b>Interest Crediting Strategy Options<sup>2</sup></b>	<ul style="list-style-type: none"> <li>• S&amp;P 500® Index Bonus Strategy</li> <li>• Global Multi-Index Bonus Strategy</li> <li>• Declared Rate Bonus Strategy</li> </ul>
<b>Credited Interest Rate Bonus<sup>3</sup></b>	<ul style="list-style-type: none"> <li>• Starting in the 11<sup>th</sup> policy year, a 0.75% interest rate bonus may be added to the credited interest rate applied to the account values</li> </ul>

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<b>No Lapse Guarantee<sup>4</sup></b>	<ul style="list-style-type: none"><li>• Ages 69 and under: 10 years</li><li>• Ages 70 and over: 5 years</li></ul>
<b>Policy Loans</b>	<ul style="list-style-type: none"><li>• Fixed loans; preferred loans in years 11 plus</li><li>• Variable loans</li></ul>
<b>Withdrawals</b>	<ul style="list-style-type: none"><li>• One withdrawal allowed per year, following the first policy year</li></ul>
<b>Surrender Charge</b>	<ul style="list-style-type: none"><li>• Applicable for the first 15 years following issue and other policy changes</li></ul>
<b>Riders</b>	<ul style="list-style-type: none"><li>• Inherent; no additional charge, unless exercised<ul style="list-style-type: none"><li>- Accelerated Benefit Insurance: Terminal Condition or Chronic Illness<sup>5</sup></li><li>- Over Loan Protection</li></ul></li><li>• Optional; for an additional charge<ul style="list-style-type: none"><li>- Accidental Death Benefit</li><li>- Children's Term</li><li>- Guaranteed Insurability Option</li><li>- Waiver of Monthly Deductions</li></ul></li></ul>

## FOOTNOTES

<sup>1</sup> Issuance of the policy may depend upon the answer to the health questions set forth in the application.

<sup>2</sup> For current rates and strategy options, download the Current Crediting Strategies/Rates PDF (Form 4062) from the Producer Portal.

<sup>3</sup> The bonus is guaranteed if the current declared crediting rate being offered is greater than the guaranteed minimum declared crediting rate in the policy.

<sup>4</sup> No Lapse Guarantee is subject to the terms and conditions specified in the policy. The No Lapse feature does not mean the policy can never lapse. See policy for more details.

<sup>5</sup> Chronic Illness not available in CA.

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## DISCLOSURES

The information contained in this product guide is summary in nature. If you have questions about the policy and riders, please contact Sagicor's Producer Resource Center at 888-724-4267, ext. 4680. Insurance and annuities issued by Sagicor Life Insurance Company. Home office: Scottsdale, AZ. Products may have limitations and restrictions including surrender charges. Not available in all states and variations may apply. Guarantees are based on the claims-paying ability of Sagicor. Withdrawals from non-MEC life insurance policies are a tax-free return of basis first. Loans from non-MECs are not taxed as distributions for so long as the contract stays in force. MEC policies are taxed differently. Sagicor does not provide tax or estate planning advice. Your client(s) should consult their tax advisor(s).

Policy Forms: ICC171017, ICC176065, ICC106035, ICC116056, ICC156063, ICC176066, ICC106038

## CONTACT US

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