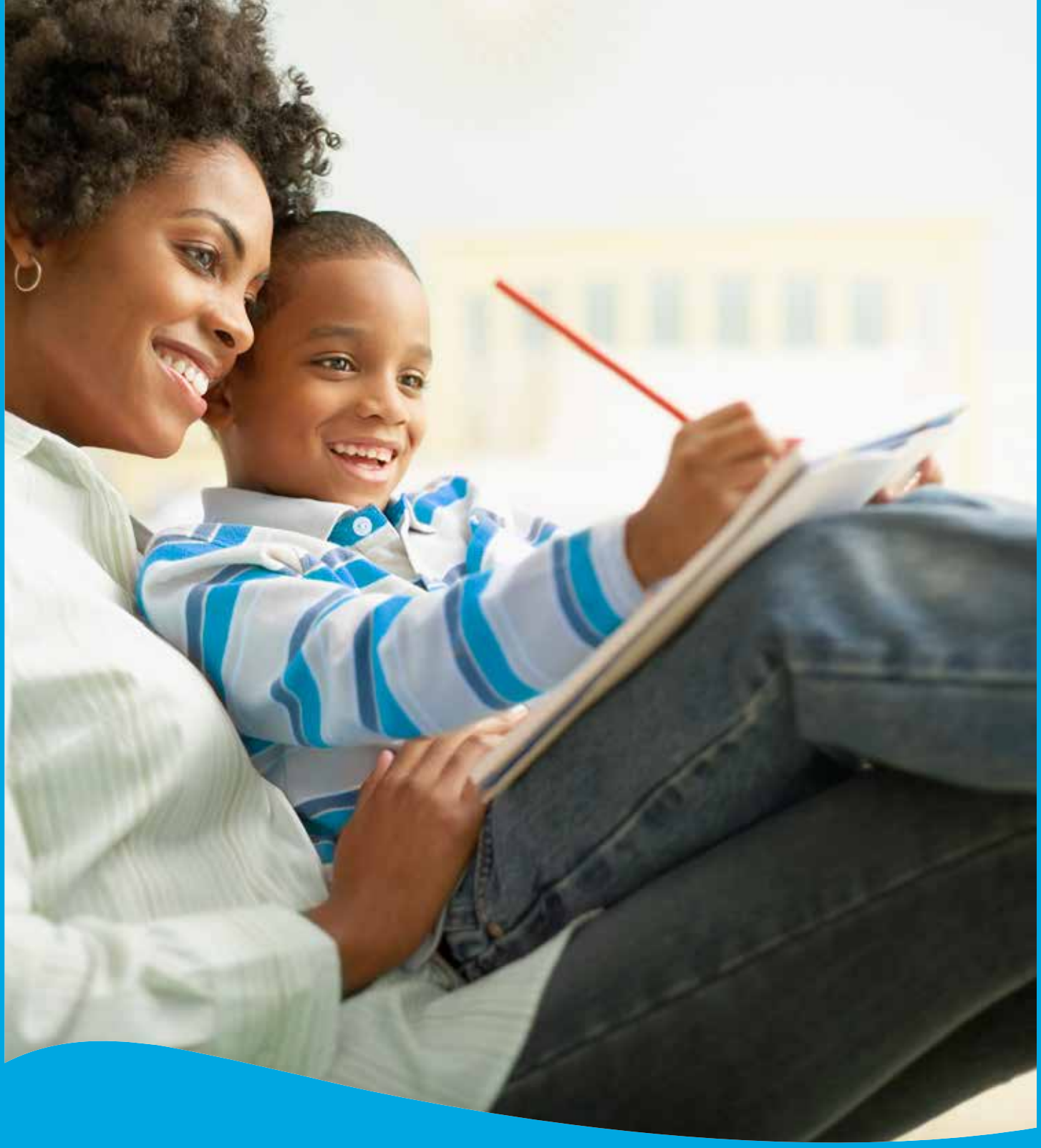

Sage Whole Life

Whole Life Insurance

CONSUMER BROCHURE

Wise Financial Thinking for Life®

Sagicor® Life®

Wise Financial Thinking for Life

Sagicor Life Insurance Company 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 45 states plus the District of Columbia. Sagicor is rated "A-" (Excellent) by A.M. Best Company (4th best out of 16 possible ratings), affirmed as of November 4, 2021. This rating is based on Sagicor's financial strength and ability to meet its ongoing obligations. Sagicor is a wholly-owned subsidiary of Sagicor Financial Company Limited[1], one of the oldest insurance groups in the Americas, with operations in 19 countries, mainly in 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 Sagicor.com or call (888) SAGICOR.

Why should you consider **Sage Whole Life Insurance?**

Sagicor's Sage Whole Life Insurance Policy is specifically designed to provide lifetime insurance coverage along with cash accumulation.

Purchasing a Sage Whole Life Insurance policy guarantees that you will receive the face amount of the policy, providing immediate security to you and your loved ones. Over time, the cash value of the policy will accumulate on a tax-deferred basis. Also, should you ever have a financial emergency or opportunity, you can access the loan value[2] of your policy through a policy loan. Best of all, your premium payments always remain the same, even as you grow older, providing for affordable lifetime coverage.

Sagicor's Sage Whole Life is a solution with the following benefits:

- Affordable coverage for your entire life
- Level, fixed premium rates that will never change
- Cash value accumulation on a tax-deferred basis
- Access to policy's loan value[2]
- An option as part of your estate planning, including funeral expenses
- The comfort that comes from knowing that you have secured the future for those counting on you
- Sagicor's Accelewriting® Process Available
- Policy eDelivery Available

What is Sagicor's Accelewriting® process?

Sagicor's Accelewriting® process eliminates the need for medical exams, bodily fluids and Attending Physician's Statements (APS)[3] for individuals ages 18 years – 65 years applying for amounts $25,000[4] to $250,000. This process is an automated underwriting system that will provide an underwriting decision in minutes with no telephone interview required. Other issue ages and amounts are available with our fully underwritten process.

Inherent Rider

Sage Whole Life also provides additional protection through its inherent Accelerated Benefit Insurance Rider. This rider is included at no additional cost.

ACCELERATED BENEFIT INSURANCE RIDER

The Accelerated Benefit Insurance Rider will help cover medical costs by allowing you to use a portion of the death benefit proceeds if you are diagnosed with a terminal condition. The benefit amount is the lesser of $250,000 or the face amount less $5,000. A one-time administrative fee, the lesser of $250 or maximum allowed by state law, will be deducted from the elected accelerated death benefit amount and the remainder will be paid in a lump sum.

Optional Riders

Optional riders[5] are designed to allow you to customize your policy to fit your lifestyle and family needs. Read below to find the benefits that best suit you and your loved ones.

ACCIDENTAL DEATH BENEFIT RIDER

This rider provides an additional death benefit to your beneficiaries if death occurs due to a covered accident.

CHILDREN'S TERM RIDER

This rider provides term life insurance protection for your children, ages 15 days to 19 years, and remains in force for each child until the earlier of age 25 or marriage. At the end of the term period the benefit may be converted to an eligible permanent life insurance policy for up to five times the original amount, regardless of their current health.

WAIVER OF PREMIUM RIDER

This rider waives the premium payments if the primary insured becomes totally disabled. If the total disability ceases, simply resume premium payments on the policy.

Underwriting

ACCELEWRITING® PROCESS

- Issue Ages: 18 years - 65 years for face amounts of $25,000[4] to $250,000
- Multiple Health Classifications available
- Utilizes our eApplication with policy eDelivery available
- Automated underwriting with an underwriting decision within minutes (no telephone interview required)
- No medical exams, bodily fluids or Attending Physician's Statements (APS)[3]

FULLY UNDERWRITTEN PROCESS

- Issue Ages: 66 years - 85 years for face amounts of $25,000[4] to $250,000
- Multiple Health Classifications available
- Utilizes our eApplication with policy eDelivery available

FOOTNOTES

1. Sagicor Financial Company Limited is a separate entity and is not responsible for the insurer's financial condition or contractual obligations.
2. The maximum loan value is the cash value as of the date of the loan, less any existing loan and accrued interest and interest on indebtedness from the date of the loan to the next policy anniversary date. Interest rate of 5.66% charged in advance of the loan.
3. Issuance of the policy may depend upon the answers to the health questions set forth in the application.
4. In WV, minimum face amount is $25,001.
5. See applicable rider for details on all options including fees, limitations and exclusions. Optional riders are provided for an additional cost. Terms and conditions apply. Not available in all states.

Sagicor Life Insurance Company
8660 E. Hartford Drive, Suite 200
Scottsdale, AZ 85255
Sagicor.com

Client Services
(888) 724-4267 Ext. 4610

Sage Whole Life is issued by Sagicor Life Insurance Company (Home Office: Scottsdale, Arizona).

This material is for informational purposes. If there is a conflict with the policy and rider, the terms of the applicable policy and rider control. In order to obtain a complete understanding, please read the policy or rider provisions carefully as this is not intended to be a substitute for the policy or rider. Neither Sagicor Life Insurance Company nor its agents provide tax, legal or accounting advice. Please consult with your tax and/or legal advisor for information specific to your situation.

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

Policy and Rider Forms: ICC091009, 1009, 1009FL, ICC096001, 6001, 6001CA, 6001FL, ICC096003, 6003, 6003FL, 6003SD, ICC096005, 6005, ICC096031, 6031, ICC096033, 6033 and 6033FL.

Not FDIC insured • Not insured by any federal agency
Not a deposit or other obligation of the bank • Not bank guaranteed

Sagicor
LIFE INSURANCE COMPANY