

# Take Advantage of Sagicor's Agent Commission Bonuses<sup>1</sup> — Available Through December 27, 2019



Product	Product Details	Agent Commission Bonus
<b>Sage Term</b>	<ul style="list-style-type: none"> <li>Recent pricing update to be even more competitive</li> <li>Available with the speed of non-med<sup>2</sup> Accelewriting<sup>®</sup>, up to \$1M death benefit</li> </ul>	<b>15%</b>
<b>Sage Indexed Universal Life</b>	<ul style="list-style-type: none"> <li>12% CAP on S&amp;P 500<sup>®</sup></li> <li>70% PAR on Global Multi-Index Bonus Strategy</li> <li>Chronic Illness automatically included; no additional cost/underwriting</li> <li>0.5% persistency bonus opportunity starting policy year 11</li> <li>Accelewriting<sup>®</sup> to age 50, up to \$1M death benefit or to age 65, up to \$500,000</li> </ul>	<b>15%</b>
<b>Sage No Lapse Universal Life</b>	<ul style="list-style-type: none"> <li>Competitive pricing, especially with single pays</li> <li>Chronic Illness automatically included; no additional cost/underwriting</li> <li>Guaranteed death benefit, with the ability to “dial-in” the guarantee</li> <li>Accelewriting<sup>®</sup> to age 65, up to \$400,000 death benefit</li> </ul>	<b>15%</b>
<b>Fixed Indexed Single Premium Whole Life</b>	<ul style="list-style-type: none"> <li>Guaranteed <b>wealth transfer</b> product with Chronic Illness automatically included</li> <li>Return of premium<sup>3</sup> day one</li> <li>10% premium bonus</li> <li>Indexed Crediting with 65% Global Participation Rate for upside potential and downside protection</li> <li>Available with the speed of non-med<sup>4</sup> Accelewriting<sup>®</sup></li> </ul>	<b>2%</b>
<b>Milestone MYGA</b>	<ul style="list-style-type: none"> <li>Issue age up to 90</li> <li>10% penalty-free withdrawals, beginning year two</li> </ul>	<b>0.50%</b>

Sagicor Life Insurance Company issues life insurance and annuity products. Home Office: Scottsdale, Arizona. Policies are not available in all states. State variations may apply. Policy Forms: ICC101000/1000, ICC141015, ICC173008, 1005, ICC171017, ICC101010/1010.

**Insurance Professional Only. No Public Distribution.**

Sagicor is rated “A-” (Excellent) by A.M. Best Company (4<sup>th</sup> best out of 16 possible ratings). Rating and guarantees based on claims-paying ability of issuing insurer.

- <sup>1</sup> Eligibility is based on being appointed and in good standing with Sagicor. Company reserves the right to modify or terminate this opportunity at its discretion. Eligible Writing Producers will earn the commission bonus up to first year target premium only on Sage Indexed Universal Life and Sage No Lapse Universal Life eApplications and paper applications. All applications must be received by the home office between Monday, August 26, 2019, and Friday, December 27, 2019, and agent commission bonus will be paid at time of policy settlement.
- <sup>2,4</sup> **No Medical Exam for Qualified Applicants:** All applicants must answer application health questions and undergo automated underwriting review. Depending on health answers, electronic report results, age, and amount of insurance applied for, an applicant may not receive an immediate decision, and a review of more information and/or a medical exam may be required to determine eligibility.
- <sup>3</sup> Less any indebtedness, withdrawals or Accelerated Benefits paid out.

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