



Sage Select

Fixed Indexed Single Premium Deferred Annuity

CONSUMER BROCHURE

Wise Financial Thinking for Life

Sagcor Life 

Sage Select
Consumer Brochure

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Sagicor Life Insurance Company (“Sagicor”) 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 and the District of Columbia. Sagicor is rated “A-” (Excellent) by A.M. Best Company (4th best out of 16 possible ratings). 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 Corporation, one of the oldest insurance groups in the Americas, with operations in 21 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 SagicorLifeUSA.com or call (888) SAGICOR.

Why should you consider Sage Select Fixed Indexed Single Premium Deferred Annuity?

Saving wisely for the future requires diversity. Traditional savings plans may guarantee principal and a fixed rate of return. Investments such as mutual funds offer greater potential returns but also greater risk of market volatility and loss of principal.

Sagicor's Sage Select Fixed Indexed Single Premium Deferred Annuity¹ provides an opportunity to benefit from an upturn in the market while protecting your premium and credited interest when the market is down.

- 4% Bonus on the single premium
- Opportunity for growth potential and protection from a downturn in the market
- Control and access to your money for emergencies and opportunities through withdrawals²
- Distinct and globally diverse index choices
- Available from Age 15 days to 85 years (applies to both Owner and Annuitant)
- \$2,000 minimum premium (Qualified and Non-Qualified)
- Easy eApplication option availability

Interest Crediting Options

Sagicor's Sage Select offers three distinct crediting strategies for diversification. You can transfer or change interest crediting strategies at the end of each 1-year term period, subject to contract provisions.

DECLARED FIXED RATE 1 YEAR TERM (Declared Rate Strategy 1)

This strategy offers a fixed interest rate declared by Sagicor that is guaranteed for one year.

S&P 500® INDEX 1 YEAR TERM WITH CAP (Indexed Strategy 1)

This is a one year point-to-point indexed strategy linked to the S&P 500® Index.

GLOBAL LOOK-BACK ADVANTAGE INDEXED 1 YEAR TERM WITH PARTICIPATION RATE (Indexed Strategy 3)

This is a one year point-to-point indexed strategy that utilizes the Hang Seng®, Russell 2000® and Euro Stoxx 50® indices.

Features & Benefits

APPLICATION

We offer an easy electronic application process that is available when you work with a qualified Sagicor Sales representative.

BONUS

A 4% bonus (vested day 1) is automatically added to the single premium paid at issue.

DIVERSITY

Select from allocation options with a distinctive and globally diverse choice of index strategies.

ACCOUNT VALUE PROTECTION

The index-linked interest that is credited to you will never be less than 0%. This means a downturn in the market index cannot decrease your account values.

WITHDRAWALS

Withdrawals² are allowed at any time and may be subject to a surrender charge.

PENALTY FREE WITHDRAWALS

Beginning in the second contract year, you may withdraw² up to 10% each year of the account value without a surrender charge. If the 10% is not withdrawn, it will be cumulatively added to the next year's maximum free withdrawal percentage, up to 50%.

Under the Penalty Free Withdrawal provision, if you qualify³ for the nursing home facility or confined care facility⁴ benefit, you can withdraw 100% of the contract value without a surrender charge. This provides you with peace of mind knowing that you have full access to your money at a time when you may need it most.

GUARANTEED MINIMUM WITHDRAWAL BENEFIT

Each year, between contract years 13 through 32, we will calculate a withdrawal that you may take during the year. You are not required to withdraw this amount and any unused amount will be applied to the following year. You will be entitled to withdraw this amount even if it exceeds the account value.

TRANSFERS/REALLOCATIONS

Transfers among the crediting options are permitted at the end of each 1-year term period.

FREE LOOK GUARANTEE

If the contract is cancelled within 30 days after delivery, your premium paid, less any withdrawals and surrender charges, will be refunded. Any bonus credited will not be refunded.

CHARGES

No front end charges or annual fees.

TRIPLE TAX DEFERRED GROWTH⁵

Your ability to earn interest is compounded because:

- Your premium and bonus will earn interest
- Your earnings on the premium and bonus will earn interest
- The money that would go to pay taxes stays in your account and earns interest

You do not pay taxes on your earnings until the money is paid out to you.

SURRENDER CHARGES

YEAR	1 st	2 nd	3 rd	4 th	5 th
CHARGE %	9%	8%	7%	6%	5%

YEAR	6 th	7 th	8 th	9 th	10 th
CHARGE %	4%	3%	2%	1%	0%

FOOTNOTES

1. Not available in California.
2. Withdrawal of any part of the value in your annuity prior to age 59½ may be subject to tax penalties.
3. Please see the contract to review qualification specifications.
4. Not available in South Dakota.
5. The information in this brochure is based on our understanding of current applicable tax laws and is not intended as legal or tax advice. We suggest you consult your attorney, accountant, or tax advisor.

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