

Sage Select Fixed Indexed Single Premium Deferred Annuity (Sage Select)

PRODUCT QUICK VIEW



Fixed Indexed Single Premium Deferred Annuity¹ with index-linked interest options and a low minimum premium

FEATURES/BENEFITS:

- eApplication option available
- Bonus: 4% of the Premium Paid (Vested Day 1)
- Issue Age for Owner and Annuitant: 15 days through 85 years (Age Last Birthday)
- Minimum Premium Amount: \$2,000 (Qualified and Non-Qualified)
- Maximum Premium Amount: \$200,000
- Withdrawals allowed at any time and may be subject to a Surrender Charge
- Penalty Free Withdrawals allowed
 - Maximum Free Withdrawal Percentage: 10% each year and may accumulate up to 50% (Beginning Contract Year 2)
 - Nursing Home Facility or Confined Care Facility Confinement²: Maximum Free Withdrawal Percentage will be 100% when certain nursing home or confined care facility confinement conditions are met (Beginning Day 1)
- Guaranteed Minimum Withdrawal Benefit (Beginning Contract Year 13)
- Three (3) Interest Crediting Strategy Options³:
 - Declared Rate Strategy
Interest credited daily and compounded
 - Indexed Strategy 1
S&P 500[®] Index Annual Point to Point with Cap
 - Indexed Strategy 3
Global Look-Back Advantage Strategy
Indexed Annual Point to Point with Participation Rate
- Guaranteed Surrender Value
 - This value is 87.5% of the premium paid, plus bonus, accumulated at 3.00%, adjusted by net withdrawals
- Transfers/Reallocations are allowed at the end of each 1-year term period
- No Market Value Adjustment (MVA)
- Maturity Date: Maturity is reached on the contract anniversary following the Annuitant's 100th birthday
- The Death Benefit may be paid out in a lump sum or an available settlement option may be chosen⁴

SURRENDER CHARGES:

Contract Year	1	2	3	4	5
Surrender Charge %	9%	8%	7%	6%	5%

Contract Year	6	7	8	9	10+
Surrender Charge %	4%	3%	2%	1%	0%

FOOTNOTES

1. Not available in CA
2. Not available in SD
3. For current rates, please contact our Producer Resource Center (Ext. 4680) or visit the Producer's section of our website and download the Current Crediting Strategies/Rates PDF (Form 4062)
4. For details regarding death of Annuitant, death of Owner and the Death Benefit, please see the Sage Select Product Guide (Form 4779)

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Contract forms and riders may vary by state and may not be available in all states.
Contract Forms: ICC143006, 3006FL, 3006ND, 3006SD

CONTACT US

Sagikor Life Insurance Company
4343 N. Scottsdale Rd., Suite 300
Scottsdale, AZ 85251
T (888) 724-4267
F (800) 497-7461