Take the Sagicor Accelewriting[®] Challenge! Quick. Easy. Simple.

Compare Sagicor to your current "accelerated" underwriting carriers *they actually may not be that accelerated!*

Does your current accelerated underwriting carrier require a tele-interview? With Sagicor's Accelewriting[®] program, you're able to **maintain control** without handing the process over to a tele-interview. That's right! **At Sagicor, there is NEVER a tele-interview!**

Is your current accelerated underwriting process still invasive? Have applications at other carriers been flagged and sent through to the full underwriting process?

Sagicor's process is **less invasive** as we work hard to **avoid blood and urine**, from Rated underwriting classes up to Preferred Plus¹. If your client is a Standard underwriting class, instead of pivoting immediately to full underwriting, Sagicor will try to **process** your application **with just an APS**, keeping the process less intrusive to your client.

Is the process REALLY accelerated? What's the turnaround time?

With Sagicor, you have the opportunity to receive an underwriting decision within minutes at point of sale from Rated to Preferred Plus¹ underwriting classes, including Tobacco. Our competition can take days to do the same.

Do product² and accelerated underwriting age restrictions limit you? Sagicor's Accelewriting[®] **age limit is 65.**

SAGE TERM	SAGE IUL	SAGE NO	SAGE
(AVAILABLE ON IGO°)		LAPSE UL	WHOLE LIFE
18 - 45 years	18 - 50 years	16 - 65 years	16 - 65 years
\$50,000 - \$1,000,000	\$100,000 - \$1,000,000	\$25,000 - \$400,000	\$25,000 - \$250,000
46 - 55 years \$50,000 - \$750,000	51 - 65 years \$100,000 - \$500,000		
56 - 65 years			

¹ Preferred Plus risk class is available only on Sage Term.
² Not applicable for Single Premium products.

220,000 - 2200,000



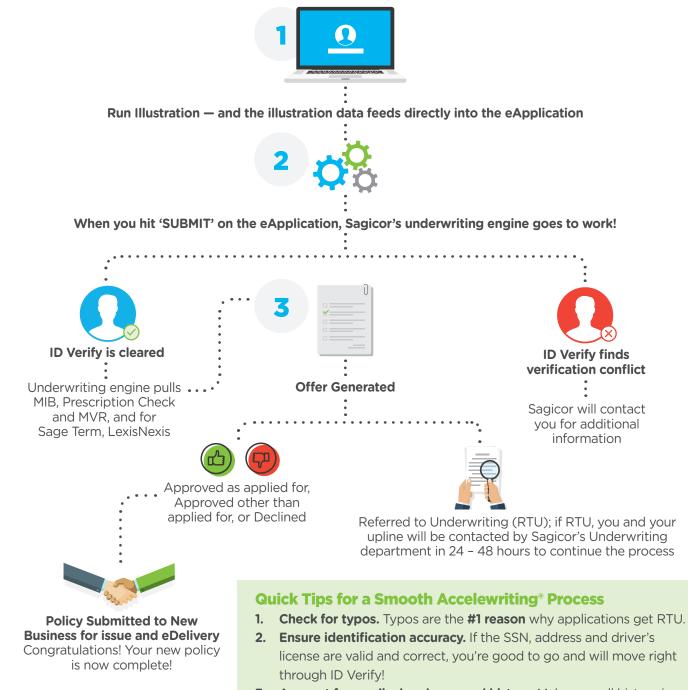








Accelewriting[®] with Sagicor is as easy as 1 - 2 - 3!



3. Account for medical and personal history. Make sure all history is disclosed and accurate.

Questions?

Contact the Producer Resource Center (PRC) at **888-724-4267, extension 4680**, or email **PRC@SagicorLifeUSA.com**.

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 form: ICC101000/1000, ICC141015

Sagicor is rated "A-" (Excellent) by A.M. Best Company (4th best out of 16 possible ratings). Rating based on claims-paying ability of issuing insurer.

Insurance Professional Only. No Public Distribution.

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