Earn Sagicor's agent commission bonuses* through June 30, 2020



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Sage Indexed Universal Life

- 10% CAP on S&P 500® Index Bonus Strategy
- 50% PAR on Global Multi-Index Bonus Strategy
- · Chronic Illness automatically included; no additional cost/underwriting
- Contractual 0.5% persistency bonus starting policy year 11¹
- Accelewriting[®] to age 50, up to \$1 million death benefit or to age 65, up to \$500,000

Sage No Lapse Universal Life

- Competitive pricing
- Chronic Illness automatically included; no additional cost/underwriting
- Guaranteed death benefit, with the ability to "dial-in" the guarantee
- Accelewriting® to age 65, up to \$400,000 death benefit



15% Agent 🌣

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For information, please call the Producer Resource Center: 888-724-4267, ext. 4680, or email PRC@SagicorLifeUSA.com.

*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 Wednesday, January 1, 2020, and Tuesday, June 30, 2020, and agent commission bonus will be paid upon policy settlement.

¹The bonus is guaranteed if the current declared crediting rate being offered is greater than the guaranteed minimum declared crediting rate in the policy. The bonus will not be credited to the loan collateral account.

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.

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Sagicor is rated "A-" (Excellent) by A.M. Best Company (4th best out of 16 possible ratings), effective as of October 14, 2019. Rating based on claims-paying ability of issuing insurer.