

Single Premium Immediate Annuity (SPIA)

PRODUCT QUICK VIEW



LIFE INSURANCE COMPANY

Sagikor's SPIA offers a guaranteed income stream and a low minimum premium.

FEATURES/BENEFITS:

- Minimum Premium Amount: \$5,000
- Maximum Premium Amount: No maximum (Above \$750,000 requires Home Office Approval)
- No Contract expense charges or fees
- Free Look Provision: 30 days from the date of delivery
- Payout¹ and Beneficiary Options:

Payout Options	Issue Age of Annuitant	Minimum Payment Period
Life Income	15 days thru 85 years	Not Applicable
Life Income with Period Certain	15 days thru 85 years	5 Years
Joint Life Income	15 days thru 85 years	Not Applicable
Joint Life Income with Period Certain	15 days thru 85 years	5 Years
Period Certain	15 days - no limit	5 Years

- Payment Frequency Options: Monthly, quarterly, semi-annually, annually
- One-Time Withdrawal Rider² (Liquidity rider):
 - This inherent rider is included at no additional cost. For the Period Certain, Life Income with Period Certain and Joint Life with Period Certain, this rider provides for a one-time withdrawal of up to 30% of the withdrawal base at any time during the period beginning with the first contract anniversary through the end of the guaranteed period. Exercise of the one-time withdrawal will result in a reduced annuity income payment. This rider may be exercised only by the original owner, meaning the owner as of the contract date. The minimum withdrawal amount is \$2,500.

FOOTNOTES:

- ¹ The proceeds of the contract will be determined by the Annuitant's age and sex. In Montana, the proceeds of the contract will be determined by the Annuitant's age only.
- ² This rider is not available when the SPIA product is sold in combination with any other Sagikor product.

If you have questions about the contract and riders, please contact Sagikor at 888-724-4267 ext. 4680. Contract forms and riders may vary by state and may not be available in all states. Sagikor Life Insurance Company issues life insurance and annuity products. Home Office: Scottsdale, Arizona.

Contract Forms: ICC093003, 3003, ICC096046, 6046

CONTACT US

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