

Whole Life Insurance (Sage Whole Life)

PRODUCT QUICK VIEW



LIFE INSURANCE COMPANY

Sage Whole Life provides coverage for the life of the insured and offers substantial guaranteed benefits.

FEATURES/BENEFITS:

- Guaranteed level premium, guaranteed cash value and guaranteed death benefit
- Loans allowed
- Issue age - age last birthday
- Inherent Rider¹: Accelerated Benefit Insurance Rider (Terminal Condition)
- Optional Riders²: Accidental Death Benefit Rider, Children's Term Rider, and Waiver of Premium Rider
- Available through Accelewriting[®], Sagicor's automated underwriting process
- Policy eDelivery available

ANNUAL POLICY FEE:

- \$50 (\$25 fee for spousal policy). Policy fees are fully commissionable.

UNDERWRITING:

- Juvenile Issue (eApplication only):
 - Available for face amounts of \$25,000³ to \$99,999 for ages 15 days to 15 years
- Accelewriting[®] (eApplication only):
 - Available for face amounts of \$25,000³ to \$250,000 for ages 16 years to 65 years
 - No telephone interview and an underwriting decision returned within minutes
 - No bodily fluids, no medical exams and no Attending Physician's Statements (APS) required⁴
 - 5 Risk Classifications available: Preferred Non-Tobacco, Standard Non-Tobacco, Rated Non-Tobacco, Preferred Tobacco and Standard Tobacco
- Fully Underwritten (eApplication only):
 - Available for face amounts of \$25,000³ to \$250,000 for ages 66 years to 85 years
 - Available underwriting classes: Preferred Non-Tobacco, Standard Non-Tobacco, Preferred Tobacco and Standard Tobacco (Substandard ratings up to Table 8)

FOOTNOTES:

- ¹ Included at no additional cost. Not available in all states. State variations may apply.
- ² Available for an additional charge. Not available with juvenile policies. Not available in all states. State variations may apply.
- ³ In WV, minimum face amount is \$25,001.
- ⁴ Issuance of the policy may depend upon the answers to the health questions set forth in the application.

This material is for informational purposes only. Please see the policy forms and riders for details. Policy forms and riders may vary by state and may not be available in all states.

Policy Forms: ICC091009, 1009, ICC096001, 6001, ICC096003, 6003, ICC096033, 6033

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