

## 10, 15 & 20 YR TERM LIFE INSURANCE

Sage Term	Face Amount	eApplication <sup>1</sup>	Paper App.	eDelivery	App. Form
<b>Accelewriting®</b>					
Issue Ages: 18 Yrs - 45 Yrs	\$50,000 - \$1,000,000	eApplication only	N/A	✓	ICC165049/5049
Issue Ages: 46 Yrs - 55 Yrs	\$50,000 - \$750,000	eApplication only	N/A	✓	
Issue Ages: 56 Yrs - 65 Yrs	\$50,000 - \$500,000	eApplication only	N/A	✓	
<b>Full Underwriting</b>					
Issue Ages: 18 Yrs - 45 Yrs	\$1,000,001 and over	✓	✓	N/A	ICC125043/5043
Issue Ages: 46 Yrs - 55 Yrs	\$750,001 and over	✓	✓	N/A	
Issue Ages: 56 Yrs - 65 Yrs	\$500,001 and over	✓	✓	N/A	
Issue Ages: 66 Yrs - 75 Yrs	\$50,000 and over	✓	✓	N/A	

## WHOLE LIFE INSURANCE

Sage Whole Life	Face Amount	eApplication <sup>1</sup>	Paper App.	eDelivery	App. Form
<b>Accelewriting®</b>					
Issue Ages: 16 Yrs - 65 Yrs	\$25,000 <sup>2</sup> - \$99,999	eApplication only	N/A	✓	ICC165049/5049
	\$100,000 - \$250,000	eApplication only	N/A	✓	
<b>Full Underwriting</b>					
Issue Ages: 66 Yrs - 85 Yrs	\$25,000 <sup>2</sup> - \$99,999	eApplication only	N/A	N/A	ICC125043/5043
	\$100,000 - \$250,000	eApplication only	N/A	N/A	
<b>Juvenile Issue</b>					
Issue Ages: 15 Days - 15 Yrs	\$25,000 <sup>2</sup> - \$99,999	eApplication only	N/A	N/A	ICC155048/5048

## INDEXED UNIVERSAL LIFE

Sage IUL	Face Amount	eApplication <sup>1</sup>	Paper App.	eDelivery	App. Form
<b>Accelewriting®</b>					
Issue Ages: 18 Yrs - 50 Yrs	\$100,000 - \$1,000,000	eApplication only	N/A	✓	ICC165049/5049
Issue Ages: 51 Yrs - 65 Yrs	\$100,000 - \$500,000	eApplication only	N/A	✓	
<b>Full Underwriting</b>					
Issue Ages: 18 Yrs - 50 Yrs	\$1,000,001 and over	✓	✓	N/A	ICC125043/5043
Issue Ages: 51 Yrs - 65 Yrs	\$500,001 and over	✓	✓	N/A	
Issue Ages: 66 Yrs - 85 Yrs <sup>3</sup>	\$100,000 and over	✓	✓	N/A	
<b>Juvenile</b>					
Issue Ages: 15 Days - 17 Yrs	\$50,000 - \$99,999	✓	N/A	N/A	ICC155048/5048

## INDEXED SINGLE PREMIUM UNIVERSAL LIFE

Sagacor's WealthCare	Single Premium	eApplication <sup>1</sup>	Paper App.	eDelivery	App. Form
<b>Accelewriting®</b>					
Issue Ages: 18 Yrs - 85 Yrs <sup>4</sup>	\$5,000 and over <sup>5</sup>	eApplication only	N/A	✓	ICC165049

<sup>1</sup> Accelewriting®, Sagacor's automated underwriting process, is used in conjunction with the eApplication.

<sup>2</sup> In WV, minimum face amount is \$25,001.

<sup>3</sup> In CA, maximum issue age is 70 years.

<sup>4</sup> Issue age up to 80 years for Standard rate class and 85 years for Preferred rate class.

<sup>5</sup> For the purpose of the Net Amount at Risk (NAR) calculation during the submission process, the NAR equals the Guaranteed Death Benefit Amount in year 1 of the illustration, less the single premium paid.

There is no maximum, but amounts over the NAR below will be referred to Underwriting for additional review:

- Available for amounts up to \$500,000 for ages 18 yrs to 49 yrs
- Available for amounts up to \$350,000 for ages 50 yrs to 65 yrs
- Available for amounts up to \$200,000 for ages 66 yrs to 75 yrs
- Available for amounts up to \$100,000 for ages 76 yrs and over

**Questions?** Contact the Producer Resource Center (PRC) at **888-724-4267, extension 4680**.

Please refer to Sagacor's Product Guides regarding Age and/or Amount limitations for each product. Products issued by Sagacor Life Insurance Company. Home Office: Scottsdale, Arizona. Not available in all states and variations may apply.