

Why choose Sagikor's WealthCare Indexed Single Premium Universal Life Insurance



If you're like most people, you want financial security. This means having protection from future uncertainty and the flexibility to make changes to your financial plan. And because you're likely to spend 20 or more years in retirement, you probably want a smart way to potentially increase your savings to help pay for health-related expenses not paid for by Medicare.

WealthCare can help you feel confident about your future

By adding a WealthCare policy to your retirement portfolio, you'll have the advantages and financial flexibility you're looking for in one efficient solution. So, you can focus on enjoying your retirement because you have:



Peace of mind

Your death benefit protection lasts a lifetime, giving you the ability to pass wealth to your loved ones or favorite charity, federal income tax-free.



Growth opportunities

With growth potential linked to market performance, enabling you to build a cash resource.



Downside protection

There's no exposure to market losses.



A potential cash resource

You can access your policy's cash value by taking policy loans or withdrawals.¹



Control of your money

If your needs would ever change, you can get a full return of your premium.²



Chronic and terminal illness protection³

If you would ever need care, it's easy to qualify and receive a cash benefit that's income tax-free.⁴ You can use it for whatever you'd like — even care in the comfort of your home.

What if you need care?

The natural process of aging could lead to a chronic condition that takes away your ability to perform two of the Activities of Daily Living independently. As a result, you may need assistance with bathing, eating, dressing, toileting, maintaining continence and getting in and out of a chair or bed. Typically, traditional health insurance and Medicare do not cover these caregiving expenses.

That's why it's smart to plan ahead with WealthCare. And while Wealthcare is not long term care insurance, you'll have access to enhanced chronic illness income payments, and you will never have to send Sagikor a medical receipt for reimbursement. Upon claim qualification — the chronic illness income payments are yours to choose how you want to spend them.



Rely on the strength of Sagicor

For more than 65 years, Sagicor Life Insurance Company has continued to help people protect what's important in their lives and create wealth to help them achieve financial goals.

Know that your policy is backed by a financial leader dedicated to providing solid insurance and income solutions for all your needs. Sagicor is rated "A-" or Excellent by A.M. Best Company, which is 4th best of 16 possible ratings.



Take the next step for your future. Talk with your financial professional about planning with WealthCare.

¹ Since this policy is a Modified Endowment Contract (MEC), when you take policy loans or withdrawals, any gains will be taxed. Loans and withdrawals taken before age 59 ½ will also be subject to a 10% penalty.

² Less any withdrawals, indebtedness, and benefit payments.

³ Not all rate classes will be eligible for chronic illness protection. Not long-term care insurance.

⁴ This assumes the insured is the policyowner and that the amount of benefit collected is less than the per diem or actual expenses, whichever is greater.

Insurance and annuities issued by Sagicor Life Insurance Company. Home office: Scottsdale, AZ. Products may have limitations and restrictions including surrender charges and market value adjustments and are not available in all states. Guarantees are based on the claims-paying ability of Sagicor. Sagicor does not provide tax or estate planning advice. Consult tax advisor(s). Policy Forms: ICC191021, ICC196069, ICC196070 and ICC196073.

Withdrawals from non-MEC life insurance policies are a tax-free return of basis first. Loans from non-MECs are not taxed as distributions for so long as the contract stays in force. MEC policies are taxed differently.