

Life sales made fast and easy for you and your clients

There's no better time than now to offer your clients the convenience of Accelewriting.



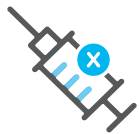
eApplication and policy eDelivery

The eApplication can be completed over the telephone with eSignature.



No uncomfortable telephone interviews for your clients

You maintain control of your client relationship without having to hand the process over to a tele-interview.



No paramed — a completely fluid-free process

While other carrier's accelerated underwriting processes may still be invasive, your client has the opportunity to receive an underwriting offer, from Rated to Preferred Plus, without a paramed exam or labs.^{1,2}

Even if your client is a Standard underwriting class, instead of pivoting immediately to full underwriting, Sagicor will try to process your application with the minimal requirements received through the Accelerwriting process. If more information is needed, we will order medical records to help keep the process less intrusive to your client.³



The opportunity to have a decision in minutes

With Sagicor, you have the opportunity to receive an underwriting decision within minutes at point of sale from Rated to Preferred Plus¹ underwriting classes, including Tobacco. Our competition can take days to do the same.



Eligibility for Boomers and Retirees

Sagicor's Accelewriting age limit is 65 for Sage Term, Sage Whole Life and Sage Indexed Universal Life.

Sagicor's Accelewriting age limit is 85 for Sagicor's WealthCare Indexed Single Premium Universal Life.



Availability on a number of life insurance solutions

[Sage Term](#)

[Sage Whole Life](#)

[Sage IUL](#)

[Sagicor's WealthCare Indexed Single Premium Universal Life Insurance](#)

¹ Preferred Plus risk class is available only on Sage Term and Sage IUL.

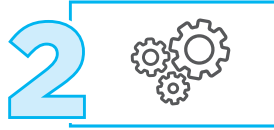
² May depend upon the answers to the health questions in the application.

³ Sagicor does not require medical records for face amounts below \$500,001.

Accelexwriting with Sagikor is as easy as 1 - 2 - 3!



Run Illustration — and the illustration data feeds directly into the eApplication



When you hit 'SUBMIT' on the eApplication, Sagikor's underwriting engine goes to work



ID Verify is cleared

Underwriting engine pulls MIB, Prescription Check and MVR, and for Sage Term, LexisNexis



Offer generated



ID Verify finds verification conflict

Sagikor will contact you for additional information



Policy submitted to New Business for issue and eDelivery
Congratulations! Your new policy is now complete



Approved as applied for,
Approved other than applied for, or Declined



Referred to Underwriting (RTU); if RTU, you and your upline will be contacted by Sagikor's Underwriting department in 24 - 48 hours to continue the process

Quick Tips for a Smooth Accelexwriting Process

- 1. Check for typos.** Typos are the **#1 reason** why applications get RTU.
- 2. Ensure identification accuracy.** If the Social Security number, address and driver's license are valid and correct, you're good to go and will move right through ID Verify.
- 3. Account for medical and personal history.** Make sure all history is disclosed and accurate.

Questions?

Contact the Producer Resource Center (PRC) at **888-724-4267, extension 4680**, or email PRC@SagikorLifeUSA.com.

Sagikor Life Insurance Company issues life insurance and annuity products. Home Office: Scottsdale, Arizona. Policies are not available in all states. State variations may apply. Policy Forms: ICC141015, 1000, 1000FL, 1000ND, 1000SD, ICC171017, 1017, 1017CA, 1017FL, 1017ND, ICC091009, 1009, 1009FL, ICC191021, 1021CA, 1021FL, 1021ND.

Sagikor is rated "A-" (Excellent) by A.M. Best Company (4th best out of 16 possible ratings), affirmed as of November 4, 2021. Rating based on claims-paying ability of issuing insurer.

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