

GOLD SERIES

# WHOLE LIFE INSURANCE



**Sagicor**

LIFE INSURANCE COMPANY

Wise Financial Thinking for Life

**WISHING  
TAKES  
AS MUCH  
ENERGY AS  
PLANNING**



# WISE FINANCIAL THINKING FOR LIFE

Sagicor Life Insurance Company (“Sagicor”) is a full-service life insurance company that helps clients make wise financial decisions today to ensure that they’re protected tomorrow. We are licensed in 44 states plus the District of Columbia. Sagicor is rated “A-” (Excellent) by A.M. Best Company, and is a wholly-owned subsidiary of Sagicor Financial Corporation, one of the oldest insurance groups in the Americas, with operations in 22 countries including the United States, Latin America and the Caribbean.

Sagicor is committed to offering customers world-class service with integrity and value. To learn more about Sagicor, visit our website at [www.SagicorLifeUSA.com](http://www.SagicorLifeUSA.com) or call (888) SAGICOR.

## WHOLE LIFE INSURANCE

### A LIFETIME OF SECURITY

Sagicor’s Gold Series Whole Life Insurance Policy is specifically designed to provide lifetime life insurance coverage along with Cash Accumulation.

By purchasing a Whole Life Policy you are guaranteed the Face Amount of the Policy, providing immediate security to you and your loved ones. And with each premium payment made, a portion goes towards building Cash Value. Since the Interest is earned on a tax-deferred basis, the Cash Value of your Policy may accumulate rapidly. And, should you ever have a financial emergency or opportunity, you can access the Loan Value<sup>1</sup> of your Policy through a Policy Loan. Best of all, your premium payments always remain the same, even as you grow older, providing for affordable lifetime coverage.

#### Protect what’s most important:

- Spouse, children, elderly parent, grandchildren
- Special needs adult
- Final expenses/estate planning
- Business partner/key employee

#### A Sagicor Whole Life Policy offers:

- Affordable coverage for your entire life
- Level, fixed premium rates that will never change
- A guaranteed Interest Rate
- Building of Cash Value on a tax-deferred basis
- Access to Policy’s Loan Value<sup>1</sup> through a Loan if needed
- An option as part of your estate planning
- The comfort that comes from knowing that you have secured the future for those counting on you

### ACCELERATED BENEFIT INSURANCE RIDER<sup>2</sup>

Included with the Policy, at no additional cost to you, the Accelerated Benefit Insurance Rider advances a portion of the Death Benefit in the event of a Terminal Condition. The benefit can then be used to help cover medical costs, nursing home care, or whatever you deem necessary.

### Optional Riders<sup>3</sup>

One or more optional benefit Riders may be added to your Policy, for an additional cost, to customize your Policy and meet your unique lifestyle and family needs. Refer to the specific Riders for benefit details, exclusions and limitations.

### ACCIDENTAL DEATH BENEFIT RIDER

Provides an additional Death Benefit if death is the result of a covered accident, as defined in the Rider. The additional Death Benefit is an amount equal to the face amount of the Base Policy.

### WAIVER OF PREMIUM RIDER

Waives your premium payment for the Policy and any attached Riders if the Insured becomes totally disabled, as defined in the Rider, for at least six months. If the total disability ceases, simply resume premium payments from that point forward.

### ELIGIBILITY<sup>4</sup>

Sagicor Whole Life Insurance provides coverage for the entire life of the Insured as long as the Policy remains in force and is not Surrendered prior to the payout of the Death Benefit. The available Death Benefit varies depending on the Issue Age.

- Issue Age 15 days - 17 yrs, available amounts \$5,000 to \$99,999, Juvenile Application.
- Issue Ages 18 yrs - 75 yrs, available amounts \$5,000 - \$24,999, Express Issue Application.
- Issue Age 18 yrs–65 yrs, available amounts \$25,000 to \$249,999, Simplified Issue Application.
- Issue Age 66 yrs –85 yrs, available amounts \$25,000 to \$249,999, Fully Underwritten Application.

<sup>1</sup> Maximum Loan Value is the Cash Value as of the date of the Loan, less any existing Loan or Accrued Interest and on the total Indebtedness from the date of the Loan to the next Policy Anniversary. Interest rate of 5.66% charged in advance of the Loan.

<sup>2</sup> Not Available under Express Issue Applications.

<sup>3</sup> Riders not available in all states. State variations may apply.

<sup>4</sup> All Policies and Riders are subject to underwriting and may not be available in every state. Minimum Face Amounts may vary by state. Unisex Rates are used in Montana only.



## **JW Insurance Group**

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Gold Series Whole Life policies are issued by Sagicor Life Insurance Company ("Sagicor"), a member of the Sagicor Group of Companies.

Policy forms: 1009/ICCo91009, 6001/ICCo96001, 6003/ICCo96003 and 6033/ICCo96033.

Not available in all states. Form numbers vary by state.