



LIFE INSURANCE COMPANY

# INTRODUCING ACCELEWRITING® - SAGICOR'S AUTOMATED UNDERWRITING PROCESS FOR SIMPLIFIED ISSUE PRODUCTS

SAGE NLUL <sup>1</sup> (No Lapse Universal Life)	SAGE TERM <sup>2</sup> (10/15/20 Term)
Face Amounts: \$25,000 - \$249,999	Face Amounts: \$50,000 - \$399,999
Issue Ages: 16 – 65	Issue Ages: 18 – 65
Five Risk Classes including Preferred Non-Tobacco & Preferred Tobacco	Five Risk Classes including Preferred Non-Tobacco & Preferred Tobacco
Built In Lapse Protection Loans and Partial Withdrawals	Conversion Credit Program Available
Full Underwriting Available for Face Amounts Issue Ages 16 - 65 – \$250,000 and Over Issue Ages 66 - 85 – \$25,000 and Over	Full Underwriting Available for Face Amounts Issue Ages 18 - 65 – \$400,000 and Over Issue Ages 66 - 75 – \$50,000 and Over
<b>Benefits included in the cost of the policy:</b> <ul style="list-style-type: none"> <li>Accelerated Benefit Insurance Rider</li> </ul> <b>Optional Benefits:</b> <ul style="list-style-type: none"> <li>Accidental Death Benefit Rider</li> <li>Waiver of Monthly Deductions</li> <li>Children's Term - Fully Underwritten only</li> </ul>	<b>Benefits included in the cost of the policy:</b> <ul style="list-style-type: none"> <li>Accelerated Benefit Insurance Rider</li> </ul> <b>Optional Benefits:</b> <ul style="list-style-type: none"> <li>Accidental Death Benefit Rider</li> <li>Waiver of Premium Rider</li> <li>Children's Term - Fully Underwritten only</li> </ul>

**For more information call:**

Lovett Financial, Inc. at 800-307-1311

**Sagicor Life Insurance Company “Sagicor”** (Home Office: Scottsdale, Arizona) is the issuer of the Sage NLUL and Sage Term life insurance products. Lovett Financial, Inc. markets and sells Sagicor’s products and products from other companies and is not otherwise affiliated with Sagicor.

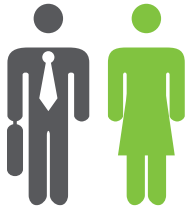
<sup>1</sup> Policy Form #1010

<sup>2</sup> Policy Form #1000

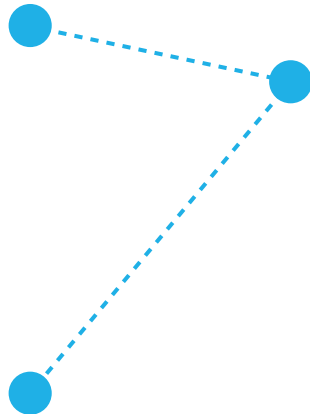
# ACCELEWRITING® DRAMATICALLY SPEEDS UP THE APPLICATION, UNDERWRITING REVIEW AND DECISION AND POLICY ISSUE PROCESSES

## STEP ONE

- Meet with your Client in person; or  
Meet with your Client by phone



OR



## STEP TWO

- Submit an electronic application (eApp)



- eApp with electronic signature ensures application is in good order
- No phone interview
- No APS, paramed exam or bodily fluids test
- eApp is compatible with most tablets and smartphones



## STEP THREE

- Get Underwriting decision in 60-120 seconds



- Robust automated rules engine
- Comprehensive analysis of high risk Rx
- 5 Risk Classifications
- Higher Commissions for eApps vs. paper apps