



LIFE INSURANCE COMPANY

SAGICOR LIFE PRODUCTS AVAILABLE WITH SAGE SI SOLUTION

SAGE NLUL*	SAGE TERM* (10/15/20 Term)	SAGE WHOLE LIFE*
Face Amounts: \$25,000 - \$249,999	Face Amounts: \$50,000 - \$399,999	Face Amounts: \$25,000 - \$100,000
Issue Ages: 16 – 65	Issue Ages: 18 – 65	Issues Ages: 16 - 65
Five (5) Risk Classes including Preferred Non-Tobacco & Preferred Tobacco	Five (5) Risk Classes including Preferred Non-Tobacco & Preferred Tobacco	Five (5) Risk Classes including Preferred Non-Tobacco & Preferred Tobacco
Built In Lapse Protection Loans and Partial Withdrawals	Robust Conversion Program	
*Full Underwriting Available for Face Amounts \$250,000 and Over - Issue Ages 16 - 65	*Full Underwriting Available for Face Amounts \$400,000 and Over - Issue Ages 18 - 65	*Full Underwriting Available for Face Amounts \$25,000 - \$100,000 Issue Ages 66 and Over
No Additional Cost Benefit: <ul style="list-style-type: none"> Accelerated Benefit Insurance Rider Optional Benefits: <ul style="list-style-type: none"> Accidental Death Benefit Rider Waiver of Monthly Deductions Children’s Term - Fully Underwritten only 	No Additional Cost Benefit: <ul style="list-style-type: none"> Accelerated Benefit Insurance Rider Optional Benefits: <ul style="list-style-type: none"> Accidental Death Benefit Rider Waiver of Premium Rider Children’s Term - Fully Underwritten only 	No Additional Cost Benefit: <ul style="list-style-type: none"> Accelerated Benefit Insurance Rider Optional Benefits: <ul style="list-style-type: none"> Accidental Death Benefit Rider Waiver of Premium Rider

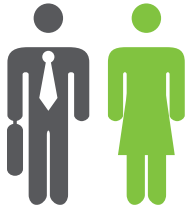
*The above products with Sage SI Solution availability 01/01/14. Exact date of availability is subject to change.

For more info call 888.724.4267 Opt. 2

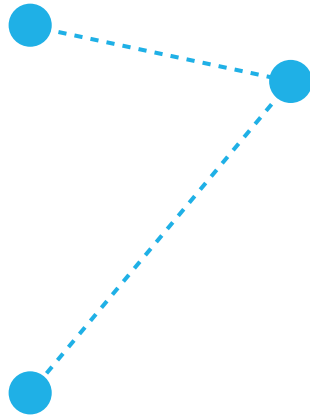
GET OUR **BEST** UNDERWRITER ON THEIR **BEST** DAY, EVERY DAY, WITH THE DECISION BACK TO YOU WITHIN SECONDS, USING OUR **SAGE SI SOLUTION!**

STEP ONE

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



OR



STEP TWO

- Submit an
Electronic Application



- Electronic application with electronic signature ensures application is in good order
- No phone interview
- No APS, paramed exam or bodily fluids test
- Complete tablet compatibility



STEP THREE

- Get Underwriting
Decision in Seconds



- Robust automated rules engine
- Comprehensive analysis of high risk Rx
- 5 Risk Classifications
- Higher Commissions

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