

GOLD SERIES FIXED INDEXED SPWL (not available in all states)

- Fixed Indexed Single Premium Whole Life
- Middle and Upper income market; Asset Transfer and Creation; Higher Interest Credit Potential

FEATURES:

- Immediate 10% Interest Bonus
- Chronic Illness Living Benefit: Pays a portion of the death benefit for 33 months, Trigger: 2 of 6 ADL's, Physician Certified No Confinement Required, \$250,000 Maximum Benefit
- Guaranteed Return of Premium from Day 1
- Issue Age: 18 to 85 (Age Last Birthday)
- Interest Crediting Strategy – 3 Options:
 1. Annual Declared Rate – Current 4.75%, Minimum Guaranteed Interest Rate is 2%
 2. S&P 500® 1 year Pt.-to-Pt. with a Cap – Current Cap is 10%, Minimum Cap is 4%
 3. Global Index Basket with a Participation Rate – Current Participation Rate is 60%, 3 Year Pt.-to-Pt. with a “Look-Back”, Minimum Participation Rate is 20%

3 Indexes Used:

Russell 2000® Index • Dow Jones EURO STOXX 50® Index • Hang Seng Index

(60/40/0) Credits 60% to Best Performing Index, 40% to 2nd Best Performing Index and 0% for worst performing index

- There is a guaranteed interest rate of 2%.
- Loans: allowed after the first year

UNDERWRITING:

- Up to Table 4 issued Standard
- 2 rate classes: Non-Tobacco, Tobacco
- Point-of-Sale (POS) application process
- Point of Sale Process - 20 minute Accept or Referred to Sagicor Underwriter for in-house review
- Net Amount at Risk – \$250k
- \$5,000 minimum single premium, premiums over \$500,000 require Home Office approval to verify suitability

SURRENDER CHARGES:

Yr 1	Yr 2	Yr 3	Yr 4	Yr 5	Yr 6	Yr 7	Yr 8	Yr 9	Yr 10	Yr 11+
12%	12%	11%	10%	9%	8%	7%	6%	4%	2%	0%

SAMPLE POLICY INFO:

Female Age 62, Standard Non-Tobacco, \$100,000 Single Premium Allocation: 50% in the Annual Declared Rate and 50% in the Global Index Basket*	
Guaranteed Death Benefit Year 20:	\$220,874
Current (projected) Death Benefit Year 20:	\$591,728*
Guaranteed Cash Surrender Value Year 20:	\$149,739
Current (projected) Cash Surrender Value Year 20:	\$344,401*
Guaranteed Chronic Illness Monthly Benefit Year 20:	\$5,936
Current (projected) CI Monthly Benefit Year 20:	\$7,576*

*Current values are subject to change and could be either higher or lower. Current interest rates, participation rates and caps are subject to change and are not guaranteed.