



Fixed Indexed Single Premium
Whole Life Product Guide

Wise Financial Thinking for Life

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Note: This Product Guide is intended only to provide a summary of this product. In order to obtain a complete understanding, please read the policy provisions carefully as this is not intended to be a substitute for the policy.

¹Not available in the state of Montana

GOLD SERIES FIXED INDEXED SINGLE PREMIUM WHOLE LIFE

Description:

Fixed Indexed Single Premium Whole Life policy providing coverage for the 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 Surrender Value is guaranteed to be no less than the premium paid less any prior loans and benefits paid or accelerated.

Issue Ages:

18 - 85 years (Age Last Birthday)

Minimum Premium:

\$5,000

Maximum Net Amount at Risk:

Ages 18 - 60 years	\$250,000
Ages 61 - 70 years	\$200,000
Ages 71 - 75 years	\$100,000
Ages 76 - 80 years	\$ 75,000
Ages 81 - 85 years	\$ 50,000

Policy Dates:

1st - 28th

Inherent Riders:

Accelerated Benefit Insurance Rider
Terminal Condition and Chronic Illness²

Guaranteed Benefits:

Guaranteed Return of Premium

Risk Classes:

Standard Non-Tobacco
Standard Tobacco

Underwriting Guide:

Up to T4 issued as Standard
Rejected over T4 - referred to Underwriter for other product choices.

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%

²Chronic Illness not available in all states

Guaranteed Interest Rates:

There is a guaranteed interest rate of 2% for years 1 through 13 and 3% thereafter effective on all crediting strategies.

Declared Rate Strategy [1]

- Minimum Guaranteed Interest Rate 2%

Indexed Strategy [1]

S&P 500® 1 Year Pt-to-Pt, 100% participation, minimum cap 4%

- Minimum Guaranteed Interest Rate 0%

Indexed Strategy [2]

Global Index Basket 3 Year Pt-to-Pt, minimum participation 20%

- Minimum Guaranteed Interest Rate 0%
- Indices: Russell 2000®, EuroStoxx50® and Hang Seng Index
- Credits 60% of best performing index, 40% second best, worst thrown out

Allocation Processing:

There are four Allocation Dates each month: the 1st, 8th, 15th, and 22nd. The index value will be based upon the closing value of the index on the Allocation Date, or, if the Allocation Date is not a Business Day, then on the last Business Day.

A Business Day is defined as a day when the New York Stock Exchange is open.

The initial allocation of any premium may be done so among the various strategies in any manner desired by the owner.

Premiums are initially allocated to a Holding Account. This account will apply interest to the premiums between the time they are received and the time they are allocated to a Crediting Strategy. The interest earned will be treated as an interest credit to the policy, and will be combined with the premium when allocated to a Crediting Strategy.

The interest credit applies only to the premium, and not to the 10% Premium Bonus.

Loans:

Allowed after the first year

Loan Interest Rate:

6% interest in arrears

Withdrawals:

Not allowed

ACCELERATED BENEFIT INSURANCE RIDER

This rider advances a portion of the Eligible Death Benefit Proceeds if eligibility requirements are satisfied for the Terminal Condition or Chronic Illness Benefit.

Administrative Fee - \$250.00*

TERMINATION OF RIDER

The rider terminates on the earliest of the following dates:

- a) the date any fraudulent claim is submitted
- b) the date the policy terminates
- c) the date the Accelerated Benefit is exhausted

BENEFITS

Terminal Condition Accelerated Benefit Upon certification, by a Licensed Physician, that the Insured has been diagnosed with a Terminal Condition, as defined in this Rider, You may elect to accelerate any portion of the Accelerated Benefit Amount which is the lesser of \$250,000 or an amount equal to the Death Benefit Amount minus \$25,000. The Administrative fee will be deducted from the amount elected and the remainder will be paid in a lump sum.

Chronic Illness Accelerated Benefit² Upon certification by a Licensed Physician that the Insured has been diagnosed with a Chronic Illness, as defined in this Rider, You may elect to accelerate any portion of the Accelerated Benefit Amount which is the lesser of \$250,000 or an amount equal to the Death Benefit Amount minus \$25,000. The amount elected will be paid out in [33] equal monthly installments. The Administrative Fee will be deducted from the first installment.

If the Insured dies prior to all payments being made, remaining payments will be paid to the Beneficiary in a lump sum.

²Chronic Illness not available in all states

ACCELERATED BENEFIT INSURANCE RIDER

RIDER LIMITATIONS

Payment of Accelerated Benefit subject to following requirements:

1. Base plan and rider must be in force for 12 months³ before the Insured is eligible to receive any Accelerated Benefit Payment.
2. If the Policy or this Rider is subject to an irrevocable beneficiary designation or an assignment, except to Us as security for a policy loan, You must provide Us with a written consent by any such Beneficiary or assignee for any payment under this Rider.
3. In order to prevent involuntary advance of proceeds, the Accelerated Benefit is not available if the Owner or Covered Person:
 - a) is required by law to elect an Accelerated Benefit in order to meet the claims of creditors, whether in bankruptcy or otherwise; or
 - b) is required by a government agency to elect an Accelerated Benefit in order to apply for, obtain, or keep a government benefit or entitlement.
4. No Accelerated Benefit will be provided if the Terminal Condition or Chronic Illness results from intentionally self-inflicted injuries or attempted suicide while sane or insane (not in MO).
5. Only one type of Accelerated Benefit Payment will be allowed. You can not receive a payment based on a Terminal Condition and a Chronic Illness.

³Not in all states

ACCELERATED BENEFIT INSURANCE RIDER

DEFINITIONS

Terminal Condition	Terminal Condition, as used in this Rider, means an imminent death is expected in 12 months or less as a result of a non-correctable medical condition that with reasonable medical certainty will result in a drastically limited life span of the Insured.
Chronic Illness ²	Our Chronic Illness Accelerated Benefit is available beginning the 2nd policy year. Chronic Illness as used in this Rider, means that the Insured has been certified by a Licensed Physician within the last 30 days as being being unable to perform, without substantial assistance from another individual, at least two Activities Of Daily Living for a period that is expected to last at least 90 days due to a loss of functional capacity.
Activities of Daily Living	Eating, toileting, transferring, bathing, dressing, continence.
Accelerated Benefit Amount	As used in the Rider, will equal the lesser of \$250,000 or an amount equal to the Death Benefit Amount minus \$25,000.
*Administrative Fee	As used in this Rider, means a one time charge equaling the lesser of \$250 or the maximum allowed by law in the state in which this Policy was issued.

²Chronic Illness not available in all states

FURTHER UNDERWRITING QUALIFICATIONS

- Coverage can be applied for up to \$250,000 Net Amount at Risk.
- Table 1 - reflects the amounts which can be applied for under the Point of Sale (POS) Process.

POINT OF SALE PROCESS	
TABLE 1	
<u>Ages</u>	<u>Maximum Net Amount at Risk</u>
18 - 60 years	250,000
61 - 70 years	200,000
71 - 75 years	100,000
76 - 80 years	75,000
81 - 85 years	50,000

- Table 2 - reflects the amounts which can be applied for under the POS Process with an Attending Physician Statement (APS). If the APS does not provide adequate medical history, a paramedical exam, HOS, blood, or other medical requirements may be ordered.

POINT OF SALE PROCESS APS or other requirements as needed	
TABLE 2	
<u>Ages</u>	<u>Maximum Net Amount at Risk</u>
61 - 85 years	250,000

FURTHER UNDERWRITING QUALIFICATIONS

- During the initial portion of the interview the Medical Information Bureau (MIB) and Pharmaceutical Database will be checked. If we develop any significant history, the interview and application do not match, MIB and the application do not match, or the Pharmaceutical Database and application do not match, the application will be closed incomplete.
- When the occupation or avocation of the Proposed Insured (PI) carries a particular hazard, coverage will be denied if the required amount exceeds \$3.00 per \$1,000.
- During employment age, if unemployed, a reasonable explanation must be given.
- All interviews are conducted with the Proposed Insured (PI) and are recorded. No other person, including but not limited to family member, friends, translators or guardians may answer questions on behalf of the PI.
- Ages 51 and greater must have a primary care physician or have seen a doctor in the last 5 years. If not, the case will be declined because of the absence of appropriate health care.
- Applicants may be accepted through Table 4. Any application which would be rated in excess of Table 4 due to medical history, occupation, or avocation will be referred to our underwriters for consideration of other coverage.
- Foreign Nationals: The standard requirements for our business is that the PI must be a U.S. Citizen, living in the United States, or a Permanent Resident (green card holder) living in the United States.
- In some cases, a U.S. Citizen living outside the U.S. on a temporary basis might be considered if they are residing in a low risk country as determined by current U.S. guidelines. We will not be able to consider anyone who will live outside the United States for more than 90 days.
- Temporary Residents: We are unable to consider individuals living in the US on a basis of a visa.
- The underwriting philosophy will be moderate.

BUILD CHART

Applicants with weight outside of the following ranges are not eligible

Height	Minimum Weight	Maximum Weight
4'8"	74	188
4'9"	76	195
4'10"	79	202
4'11"	82	209
5'0"	84	216
5'1"	87	223
5'2"	90	231
5'3"	93	238
5'4"	96	246
5'5"	99	253
5'6"	102	261
5'7"	105	269
5'8"	109	277
5'9"	112	286
5'10"	115	294
5'11"	118	302
6'0"	122	311
6'1"	125	320
6'2"	129	329
6'3"	132	338
6'4"	136	347
6'5"	139	356
6'6"	143	365
6'7"	146	375
6'8"	150	384

FIXED INDEXED SINGLE PREMIUM WHOLE LIFE MALE RATES

Issue Ages 18 - 85 years

Non-Tobacco				Tobacco			
Age	Rates per \$1	Age	Rates per \$1	Age	Rates per \$1	Age	Rates per \$1
18	7.70608	52	2.58108	18	6.28292	52	2.19834
19	7.47903	53	2.50303	19	6.09794	53	2.13615
20	7.25966	54	2.42826	20	5.92318	54	2.07678
21	7.04376	55	2.35714	21	5.75414	55	2.02041
22	6.82759	56	2.29140	22	5.58439	56	1.96682
23	6.61234	57	2.22817	23	5.41398	57	1.91508
24	6.39907	58	2.16905	24	5.24531	58	1.86673
25	6.18750	59	2.11353	25	5.07692	59	1.82126
26	5.97754	60	2.06186	26	4.90974	60	1.77891
27	5.77327	61	2.01371	27	4.74547	61	1.73910
28	5.57464	62	1.96725	28	4.58673	62	1.70024
29	5.38482	63	1.92143	29	4.43548	63	1.66163
30	5.20450	64	1.87671	30	4.29278	64	1.62391
31	5.03279	65	1.83333	31	4.15757	65	1.58909
32	4.86726	66	1.78604	32	4.02685	66	1.55046
33	4.70600	67	1.73934	33	3.89856	67	1.51228
34	4.55047	68	1.69573	34	3.77358	68	1.47699
35	4.40000	69	1.65289	35	3.65314	69	1.44309
36	4.26228	70	1.61018	36	3.54267	70	1.40937
37	4.12930	71	1.57513	37	3.43500	71	1.38091
38	4.00016	72	1.54499	38	3.32986	72	1.35540
39	3.87551	73	1.51362	39	3.22865	73	1.32836
40	3.75441	74	1.47673	40	3.13014	74	1.29776
41	3.63730	75	1.43687	41	3.03504	75	1.26598
42	3.52677	76	1.40187	42	2.94617	76	1.24015
43	3.42300	77	1.36767	43	2.86318	77	1.21544
44	3.32271	78	1.33573	44	2.78270	78	1.19112
45	3.22476	79	1.30584	45	2.70492	79	1.16730
46	3.12067	80	1.27533	46	2.62335	80	1.14475
47	3.02078	81	1.24668	47	2.54505	81	1.12325
48	2.92553	82	1.21842	48	2.47031	82	1.10249
49	2.83400	83	1.19026	49	2.39884	83	1.08190
50	2.74619	84	1.16342	50	2.32980	84	1.06151
51	2.66208	85	1.13793	51	2.26296	85	1.04211

FIXED INDEXED SINGLE PREMIUM WHOLE LIFE FEMALE RATES¹

Issue Ages 18 - 85 years

Non-Tobacco				Tobacco			
Age	Rates per \$1	Age	Rates per \$1	Age	Rates per \$1	Age	Rates per \$1
18	9.19476	52	2.90578	18	6.94006	52	2.41458
19	8.85510	53	2.82421	19	6.71870	53	2.35619
20	8.52934	54	2.74542	20	6.50716	54	2.29922
21	8.21440	55	2.66846	21	6.30292	55	2.24490
22	7.91114	56	2.59468	22	6.10696	56	2.19060
23	7.62066	57	2.52384	23	5.91928	57	2.13804
24	7.34040	58	2.45554	24	5.73680	58	2.08689
25	7.07143	59	2.38986	25	5.56180	59	2.03775
26	6.81583	60	2.32700	26	5.38717	60	1.99075
27	6.56978	61	2.26654	27	5.21794	61	1.94579
28	6.33397	62	2.20874	28	5.05411	62	1.90315
29	6.10546	63	2.15311	29	4.89566	63	1.86192
30	5.88620	64	2.10017	30	4.74206	64	1.82267
31	5.67335	65	2.04969	31	4.59205	65	1.78700
32	5.46871	66	1.99581	32	4.44704	66	1.74474
33	5.27241	67	1.94285	33	4.30660	67	1.70328
34	5.08370	68	1.89115	34	4.17088	68	1.66292
35	4.90099	69	1.84124	35	4.04082	69	1.62404
36	4.74888	70	1.79319	36	3.90779	70	1.58639
37	4.60230	71	1.74575	37	3.78079	71	1.54871
38	4.46087	72	1.70001	38	3.65908	72	1.51284
39	4.32428	73	1.65618	39	3.54166	73	1.47902
40	4.19189	74	1.61303	40	3.42857	74	1.44564
41	4.06471	75	1.57143	41	3.31903	75	1.41026
42	3.94140	76	1.53229	42	3.21324	76	1.37856
43	3.82284	77	1.49429	43	3.11125	77	1.34723
44	3.70884	78	1.45792	44	3.01315	78	1.31696
45	3.60000	79	1.42292	45	2.92035	79	1.28772
46	3.48481	80	1.38879	46	2.83440	80	1.25905
47	3.37538	81	1.35590	47	2.75329	81	1.23110
48	3.27186	82	1.32440	48	2.67734	82	1.20466
49	3.17389	83	1.29383	49	2.60650	83	1.17918
50	3.08018	84	1.26438	50	2.53918	84	1.15436
51	2.99085	85	1.23596	51	2.47512	85	1.13014

¹Not available in the state of Montana

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