



Sage Secure FIA

Fixed Indexed Single Premium Deferred Annuity

CONSUMER BROCHURE

Wise Financial Thinking for Life®

Sag1cor Life 

Sage Secure FIA
Consumer Brochure

Wise Financial Thinking for Life

Sagicor Life Insurance Company 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 45 states plus the District of Columbia. Sagicor is rated "A-" (Excellent) by A.M. Best Company (4th best out of 16 possible ratings). This rating is based on Sagicor's financial strength and ability to meet its ongoing obligations. Sagicor is a wholly-owned subsidiary of Sagicor Financial Corporation Limited (SFCL), one of the oldest insurance groups in the Americas, with operations in 22 countries, mainly in 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 SagicorLifeUSA.com or call (888) SAGICOR.

Grow and protect retirement savings with a Sage Secure Fixed Indexed Single Premium Deferred Annuity.

Saving for retirement, or protecting a nest egg, requires a solid plan. The challenge is ensuring a competitive credited interest rate over time while protecting principal and previously earned interest. Investment alternatives may offer the potential for higher returns but also include the risks of market volatility and potential loss of principal. Some traditional financial options only offer a fixed credited interest rate and do not provide the potential additional credited interest than an FIA provides. Ultimately, this could result in a smaller nest egg than originally sought.

Sagicor's Sage Secure Fixed Indexed Single Premium Deferred Annuity (Sage Secure FIA) could be a smart way to help both grow and protect retirement savings. Sage Secure FIA was specifically designed to provide competitive credited interest along with the right combination of features. It provides the opportunity for stock market index-linked credited interest, while eliminating market risk to principal. Tax-deferred accumulation and compounding of interest are important benefits that can grow your nest egg. And you get added flexibility with penalty-free withdrawals and a guaranteed minimum surrender value, should there be a need to access your money.

Sage Secure FIA is a straightforward, safe, and secure way to grow and protect retirement savings and includes these great features:

- Index-linked crediting rate provides the opportunity for growth and protection from a downturn in the market
- Control and access to funds for emergencies and opportunities through withdrawals and a guaranteed surrender value
- Distinct and globally diverse index choices, plus a fixed interest rate option
- Choice of a 5, 7, or 10-year Surrender Period
- Available for ages 15 days to 90 years (Applies to both Owner and Annuitant)
- \$10,000 minimum premium (Qualified and Non-Qualified)

Interest Crediting Options

Sagicor's Sage Secure FIA offers three distinct crediting strategies for diversification. You can transfer or change interest crediting strategies at the end of each 1-year term period, subject to contract provisions.

DECLARED RATE STRATEGY; 1 YEAR TERM

Fixed interest rate declared by Sagicor that is guaranteed for one year.

S&P 500® INDEX STRATEGY; 1 YEAR TERM WITH CAP

One year point-to-point indexed strategy linked to the S&P 500® Index.

GLOBAL MULTI-INDEX STRATEGY; 1 YEAR TERM WITH PARTICIPATION RATE

One year point-to-point indexed strategy that utilizes the S&P 500®, Euro Stoxx 50® and Hang Seng® indices.

Indices Offered

S&P 500® Index: Standard and Poor's 500 Index is a capitalization-weighted index of 500 stocks. The index is designed to measure performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries.

EURO STOXX 50® Index is an index of 50 leading European companies. The index provides a blue-chip stock representation from those countries participating in the European Economic and Monetary Union. Each component's weight is capped at 10% of the index's value to avoid single stock domination.

Hang Seng® Index is an index of 48 of the largest companies listed on the Hong Kong stock exchange. It is a free float adjusted capitalization-weighted index of companies with a 15% cap to avoid single stock domination.

Features & Benefits

DIVERSIFICATION

Select from allocation options with a distinctive and globally diverse choice of index strategies.

ACCOUNT VALUE PROTECTION

The index-linked interest that is credited to you will never be less than 0%. This means a downturn in the market index cannot decrease your account value.

WITHDRAWALS

Withdrawals¹ are allowed at any time and may be subject to a surrender charge.

PENALTY FREE WITHDRAWALS

Beginning in the second contract year, you may withdraw¹ up to 10% each year of the account value without a surrender charge. Under the Penalty Free Withdrawal provision, if you qualify² for the nursing home facility, confined care facility or terminal illness benefit, you can withdraw 100% of the contract value without a surrender charge. This provides you with peace of mind knowing that you have access to your money at a time when you may need it most.

MARKET VALUE ADJUSTMENT (MVA)

An MVA will apply, only during the surrender charge period, to any partial withdrawals in excess of the maximum penalty free withdrawal amount and if the contract is surrendered. Depending on the direction interest rates move, the MVA may increase or decrease benefits payable under the contract. However, in no event will the MVA reduce the cash surrender value below the guaranteed cash surrender value. An MVA will not apply to the death benefit, or if the nursing home facility, confined care facility or terminal illness benefit requirements are met.

ANNUITIZATION/PAYOUT OPTIONS

There are several options for guaranteed income such as a fixed payment amount, payments for a fixed number of years, or payment guaranteed for life.

TRANSFERS/REALLOCATIONS

Transfers among the crediting options are permitted at the end of each 1-year term period.

FREE LOOK GUARANTEE

If the contract is cancelled within 30 days after delivery, your premium paid, less any withdrawals and surrender charges, will be refunded.

CHARGES

No front-end charges or annual fees.

TRIPLE TAX DEFERRED GROWTH

Your ability to earn interest is compounded because:

- Your premium will earn interest
- Credited Interest on the premium will earn interest
- The money that would go to pay taxes stays in your account and earns interest

You do not pay taxes on your earnings until the money is paid out to you.

SURRENDER CHARGES

Choice of Surrender Charge Period provides planning options and certainty.

Year	Surrender Charge Period		
	10 Year	7 Year	5 Year
1 st	9%	9%	9%
2 nd	9%	8%	8%
3 rd	8%	7%	7%
4 th	7%	6%	6%
5 th	6%	5%	5%
6 th	5%	4%	0%
7 th	4%	3%	0%
8 th	3%	0%	0%
9 th	2%	0%	0%
10 th	1%	0%	0%
11 th +	0%	0%	0%

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FOOTNOTES

1. Withdrawal of any part of the value in your annuity prior to age 59½ are subject to ordinary income taxation and may be subject to tax penalties.
2. Please see the contract to review qualification specifications.

Sagicor Life Insurance Company

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Client Services

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If you have questions about the contract and riders, please contact your insurance agent. Products issued by Sagicor Life Insurance Company. Not available in all states and variations may apply. Sagicor does not provide tax, legal or accounting advice. Home Office: Scottsdale, Arizona.

Contract Forms: ICC173007, ICC176067

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Not a deposit or other obligation of the bank • Not bank guaranteed**

