



Sagicor's Life Insurance Portfolio

Scott Barnes – Regional Sales Manager

The information contained in this presentation is summary in nature. If you have questions about the products, policies, and riders, please contact Sagicor's Producer Resource Center. Products issued by Sagicor Life Insurance Company Home Office: Scottsdale, Arizona. Products are not available in all states and variations may apply. Sagicor does not provide tax, legal or accounting advice. Your client should be advised to consult their tax advisor. Policy Forms: 1000/1000FL, 6002/6002FL/6002SD, 6014FL, ICC091009/1009, ICC096001/6001/6001CA/6001FL, ICC096003/6003/6003FL/6003SD, ICC096005/6005ND, ICC101010/1010, ICC106050/6050, ICC106052/6052, ICC106056/6056, ICC116061/6061, ICC141015 and ICC146062

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Sagicor At A Glance

Our Brand Name

“Sagicor” is a combination of two words, “Sage” meaning wise and “Cor” for heart or judgment. Our name Sagicor reflects our dominant philosophy of wisdom with heart.

Our Corporate Tagline

“Wise Financial Thinking for Life®”

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), established in 1840, with operations in 22 countries.

Products at a Glance

- ✓ 10/15/20 Year Level Term
- ✓ No Lapse Universal Life
- ✓ Whole Life
- ✓ Indexed Universal Life
- ✓ **WealthCare Single Premium IUL**
- ✓ **Milestone MYGA 3, 5, 7 Year**
- ✓ **Sage Select Bonus FIA**
- ✓ **Sage Secure FIA**
- ✓ **Single Premium Immediate Annuity**
- ✓ **Sage Choice Fixed Interest SPDA**

Are your current
life insurance
applications **really**
Accelerated?

Accelewriting® Advantage

- **NO Telephone Interview EVER**
- **NO Paramed Exam***
- **NO APS***
- eApplication for quick approval and **underwriting decisions as quick as 2 minutes**
- Policy eDelivery



*Paramed and/or APS could be requested at underwriter discretion between \$500,0001 - \$1,000,000 death benefit

Accelewriting® – How does it work?

Access illustrations and eApplication through Sagicor's producer portal

www.sagicoragent.com

OR

Available on iGO®!

Accelewriting® – How does it work?

- Automated engine pulls Rx Check, MIB, MVR, ID Verify, LexisNexis to provide a decision in as fast as 2 minutes
- Does NOT have to be face to face with insured
- **IN-PERSON**
 - **Tablet signature with your finger**
 - E-Sign on agent laptop
 - E-Sign via client email
- **TELEPHONE**
 - E-Sign via client email
- Credit card initial payment option
 - Up to \$2500 in initial premium



What is LexisNexis Risk Classifier?

This report uses information from public records, motor vehicle records and credit reports to generate a numeric score that corresponds to a proposed insured's mortality risk.



What could adversely affect the score:

Public records - Criminal Record, Felonies, Evictions, Unreleased Liens, Judgments

Motor vehicle record – DUIs, Moving Violations, Failure to Make Payments

Credit record - Payment History, % of Available Credit, Collections

*An underwriter will review
all applications where the credit record
might have caused a rated or decline
case — opportunity
for better offers!*

Accelewriting® Underwriting Offers Available on Sage Term 10/15/20 Year Term Insurance

Up to \$500,000 Death Benefit	\$500,001 - \$1M Death Benefit
Preferred Plus	Preferred Plus
Preferred	Preferred
Standard	Standard
Rated*	Rated*
Referred to Underwriter	Rated 2**
Decline	Referred to Underwriter
	Decline

Non-Tobacco and Tobacco
available for all
underwriting classes

Accelewriting® Limits

18 – 45 Years: \$1,000,000 death benefit

46 – 55 Years: \$750,000 death benefit

56 – 65 Years: \$500,000 death benefit

Sage Term 10/15/20

ACCELEWRITING®

\$50,000 TO \$1,000,000 Death Benefit

Issue Ages: AGE LAST

18 – 45 Years: \$1,000,000 death benefit

46 – 55 Years: \$750,000 death benefit

56 – 65 Years: \$500,000 death benefit

eApplication ONLY and eDelivery

**Accelewriting® with No Bodily Fluids,
Attending Physicians Statement, Paramed or
Telephone Interview Required***

Underwriting Available:

Preferred Plus, Preferred, Standard, Rated and Rated 2
(Non-Tobacco and Tobacco)

**Improved
Monthly
Modal Factor
as of 5/21/20!**



FULLY UNDERWRITTEN

Issue Ages: AGE LAST

18 – 45 Years: \$1,000,001+ death benefit

46 – 55 Years: \$750,001+ death benefit

56 – 65 Years: \$500,001+ death benefit

66 – 75 Years: \$50,000+ death benefit

eApplication or Paper Application available

Underwriting Available:

Preferred Plus, Preferred and Standard;
Substandard ratings up to Table 8
(Non-Tobacco and Tobacco)

*** No Medical Exam for Qualified Applicants:** All applicants must answer application health questions and undergo automated underwriting review. Depending on health answers, electronic report results, age, and amount of insurance applied for, an applicant may not receive an immediate decision, and a review of more information and/or a medical exam may be required to determine eligibility.

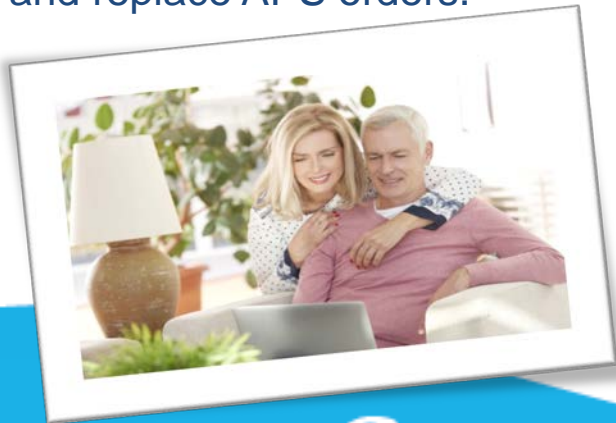
**Nursing Home
Confinement/Terminal
Condition Rider
Included for NO
Additional Cost or
Underwriting**

Human API

Human API is a health technology company that gives consumers a simple way to retrieve and share their EHR data with the businesses that need them. Rather than rely on manual processes that involve phone calls, faxing, or mailing, Human API retrieves medical records digitally, from each person's patient portals.

What are Electronic Health Records (EHRs)?

An Electronic Health Record (EHR) is a digital version of your client's health record. It's a medical history created by healthcare providers, and made accessible through patient portals. They contain medical data that can be used to potentially expedite the underwriting process and replace APS orders.



Why should I care about EHR data?

EHR data simplifies the life insurance buying process for clients by reducing the need to order invasive paramedical exams and waiting weeks for APS orders to come in.

Using EHR data has the potential to dramatically:

- Decrease time-to-issue and improve placement rates
- Reduce the number of back and forth conversations with clients, by electronically gathering their comprehensive medical history
- Deliver a fully digital, seamless client experience that meets modern buyer expectations

**Is your client paying more in premium
for such a quick process?**

Pricing comparison from iPipeline® as of 5/27/20:
Male, age 40, preferred +, \$500,000 Death Benefit, 20 Year Term

Carrier / Product	AM Best Rating	Calc. Age	Health Class	Monthly	Quarterly	Semi-Annual	Annual
Sagicor Life Insurance Company Term- No Phone Interview, No Paramed Accelewriting	A-	40	Preferred Plus Non-Tobacco	\$26.99	\$80.82	\$160.40	\$308.46
Transamerica Life Insurance Co. Trendsetter Super	A	40	Preferred Plus Non-Smoker	\$29.24	\$87.55	\$173.40	\$340.00
Principal National Life Insurance Company Carrier Fulfillment Term Insurance	A+	40	Super Preferred Non-Tobacco	\$29.34	\$89.57	\$174.87	\$341.20
Principal National Life Insurance Company Term Insurance	A+	40	Super Preferred Non-Tobacco	\$29.34	\$89.57	\$174.87	\$341.20
Protective Life Protective Classic Choice Term	A+	40	Select Preferred	\$29.09	\$92.40	\$177.95	\$342.20
Protective Life Protective Custom Choice UL	A+	40	Select Preferred	\$29.71	\$88.63	\$175.77	\$345.68
American General Life Companies - All states except NY (AGL) Select A Term	A	40	Preferred Plus Non-Tobacco	\$29.84	\$92.47	\$181.45	\$348.95
Pacific Life Insurance Company - Lynchburg Promise Term	A+	40	Preferred Best No Nicotine Use	\$29.66	\$90.74	\$177.98	\$348.99
North American Company for Life and Health Insurance® ADDvantage Term Gen 9	A+	40	Super Preferred	\$30.80	\$89.60	\$178.50	\$350.00
Minnesota Life Advantage Elite Select	A+	40	Preferred Select Non-Tobacco	\$31.18	\$95.66	\$184.24	\$354.30
Lincoln National Life Insurance Company TermAccel 2019	A+	40	Preferred Plus NonTobacco	\$31.40	\$94.01	\$184.79	\$358.81
American National ANICO Signature Term	A	40	Preferred Plus Nicotine Non-User	\$31.54	\$96.73	\$187.98	\$365.00
Nationwide Nationwide YourLife® GLT - Brokerage	A+	40	Preferred Plus Non-Tobacco	\$31.94	\$96.00	\$187.25	\$365.00

Comparisons as of 5/27/20, via iPipeline. Quote was sorted by annual premium payments, smallest to largest.
Male, age 40, best underwriting class non-tobacco, FL issue state, 20 year term, \$500,000 death benefit, annual premium payment. Pricing and carriers on this comparison can change at any time, quote is as of 5/27/20.

Insurance Professional Only. No Public Distribution.

Pricing comparison 1 from iPipeline® as of 5/27/20:

Male, age 40 (age 41 age nearest), preferred +, \$500,000 Death Benefit, 20 Year Term

Carrier / Product	AM Best Rating	Calc. Age	Health Class	Monthly	Quarterly	Semi-Annual	Annual
Sagicor Life Insurance Company Term- No Phone Interview, No Paramed Accelewriting	A-	40	Preferred Plus Non-Tobacco	\$26.99	\$80.82	\$160.40	\$308.46
Transamerica Life Insurance Co. Trendsetter Super	Current age	40	Preferred Plus Non-Smoker	\$29.24	\$87.55	\$173.40	\$340.00
Principal National Life Insurance Company Carrier Fulfillment Term Insurance		A+	41	Super Preferred Non-Tobacco	\$32.59	\$99.48	\$194.23
Principal National Life Insurance Company Term Insurance	A+	41	Super Preferred Non-Tobacco	\$32.59	\$99.48	\$194.23	\$378.99
Protective Life Protective Classic Choice Term	A+	41	Select Preferred	\$32.24	\$102.39	\$197.19	\$379.20
Pacific Life Insurance Company - Lynchburg Promise Term	A+	41	Preferred Best No Nicotine Use	\$32.30	\$98.80	\$193.79	\$379.99
North American Company for Life and Health Insurance® ADDvantage Term Gen 9	A+	41	Super Preferred	\$33.44	\$97.28	\$193.80	\$380.00
American General Life Companies - All states except NY (AGL) Select A Term	A	41	Preferred Plus Non-Tobacco	\$32.51	\$100.77	\$197.73	\$380.25
Minnesota Life Advantage Elite Select	A+	41	Preferred Select Non-Tobacco	\$34.13	\$104.72	\$201.69	\$387.87
Protective Life Protective Custom Choice UL	A+	41	Select Preferred	\$33.52	\$99.99	\$198.30	\$390.00
Lincoln National Life Insurance Company TermAccel 2019	A+	41	Preferred Plus NonTobacco	\$34.23	\$102.49	\$201.46	\$391.18
SBLI (Savings Bank Mutual Life Insurance Co of Mass) Level Term	A	41	Preferred Plus Non-Nicotine	\$33.90	\$105.77	\$207.48	\$406.82
American National ANICO Signature Term	A	41	Preferred Plus Nicotine Non-User	\$35.42	\$108.65	\$211.15	\$410.00

Comparisons as of 5/27/20, via iPipeline. Quote was sorted by annual premium payments, smallest to largest. Male, DOB 09/01/1980, best underwriting class non-tobacco, FL issue state, 20 year term, \$500,000 death benefit, annual premium payment. Pricing and carriers on this comparison can change at any time, quote is as of 5/27/20.

Insurance Professional Only. No Public Distribution.

Sage No Lapse UL

Available in
CA as of
5/21/20!

JUVENILE ISSUE

\$25,000 TO \$99,999

Issue Ages:
15 Days to 15 Years

eApplication ONLY

No Telephone Interview Required

No Bodily Fluids, Attending Physicians
Statement (APS) or Para-Med Required*

Underwriting Classes Available:
Standard Juvenile

ACCELEWRITING®

\$25,000 TO \$400,000

Issue Ages:
16 to 65 Years

eApplication ONLY

No Telephone Interview Required

**No Bodily Fluids, Attending Physicians
Statement (APS) or Para-Med Required***

Underwriting Classes Available:
Preferred Non-Tobacco
Standard Non-Tobacco
Rated Non-Tobacco
Preferred Tobacco
Standard Tobacco

FULLY UNDERWRITTEN

\$25,000+

Issue Ages:
16 to 85 Years - \$400,001+ death benefit
66 to 85 Years - \$25,000+ death benefit

eApplication or Paper Application available

Underwriting Classes Available:
Preferred Non-Tobacco
Standard Non-Tobacco
Preferred Tobacco
Standard Tobacco
(Substandard ratings up to Table 8)

Very Competitive Life-Pay, Single-Pay, and Short-Pay Pricing

* **No Medical Exam for Qualified Applicants:** All applicants must answer application health questions and undergo automated underwriting review. Depending on health answers, electronic report results, age, and amount of insurance applied for, an applicant may not receive an immediate decision, and a review of more information and/or a medical exam may be required to determine eligibility.

Issuance of policy may depend on answers to health questions set forth in the application.

**Chronic Illness/
Terminal Condition
Rider Included for
NO Additional Cost
or Underwriting**



No Lapse UL comparison

Lifetime Level Pay		
Company	Policy	Guaranteed annual premium
Sagikor Life Insurance Company	Sage No Lapse UL	\$4,588
Principal	UL Protector V	\$4,661
American National	Signature GUL	\$4,719
Protective	Lifetime Assurance UL	\$4,734
Nationwide	Nationwide® No-Lapse Guarantee UL II	\$4,807

10-Year Level Pay		
Company	Policy	Guaranteed annual premium
Sagikor Life Insurance Company	Sage No Lapse UL	\$8,922
American National	Signature GUL	\$9,504
Principal	UL Protector V	\$9,650
Prudential	PruLife® Universal Protector	\$10,076
North American	Custom Guarantee Gen 9	\$11,177

Source: Sagikor Life Insurance Company, June 8, 2020. The chart was compiled by Sagikor using WinFlex Web.

The No Lapse UL carrier illustrations shown are based on a female client, age 65, Preferred Non-tobacco. \$250,000 death benefit, guaranteed to age 121, lifetime level pay and 10-year level pay premium options.

It is not an exhaustive list of issuers that offer UL products.

Comparison as of 6/8/2020, via WinFlex. Quote was sorted by annual premium payments, smallest to largest. Female, age 65, preferred non-tobacco, AZ issue state, guaranteed universal life/no lapse ul product, \$250,000 death benefit, annual premium payment --- life pay and 10 pay. Pricing and carriers on this comparison can change at any time, quote is as of 6/8/2020.

Why Sage IUL – Accelewriting® Advantage

- **NO Telephone Interview EVER**
- Generally **NO** Paramed Exam*
- eApplication for quick approval and **underwriting decisions as quick as 2 minutes**
- Policy eDelivery
- \$1,000,000 Death Benefit – up to age 50
- \$500,000 Death Benefit — ages 51 to 65



Sage IUL: Designed for Accumulation

- **Issue up to age 85**
- **Underwriting classes – Preferred through Table 8, Non-Tobacco and Tobacco**
- **Accelewriting[®]** — Ages 18 – 50: up to \$1 million death benefit; Ages 51 to 65: up to \$500,000 death benefit
- **Credited Interest Rate Bonus¹ — .5%, years 11+**
- **Overloan Protection Rider (automatically included on policies with GPT)**
- **3 Interest Crediting Options² — including 2 index strategies**
- **Fixed (with preferred loans years 11+) and Variable Loan Options**
- **No Lapse Guarantee³ — Up to age 69 – 10 years; Age 70+ – 5 year**

¹The bonus is guaranteed if the current declared crediting rate being offered is greater than the guaranteed minimum declared crediting rate in the policy.

²For current rates and strategy options, download the Current Crediting Strategies/Rates PDF (Form 4062) from the Producer Portal.

³No Lapse Guarantee is subject to the terms and conditions specified in the policy.

The No Lapse feature does not mean the policy can never lapse. See policy for more details.

Sage IUL Index Crediting

Additional Credited Interest potential* with no downside risk of loss

2 index-linked interest crediting options
1 Year Point-to-Point

.5% Credited Interest Bonus Years 11+

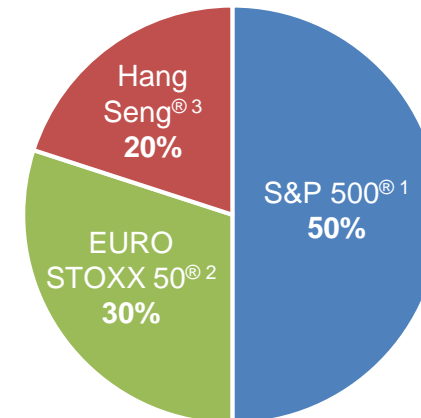
S&P 500^{® 1} Bonus Strategy CAP

10%

**S&P 500^{® 1}
100%**

Global Multi-Index Bonus Strategy PAR

50%



1, 2 & 3 – Refer to pages 27 for Indices Disclosures.

*Additional credited interest depends on index performance.

Sage IUL Sales Opportunities

- Clients who cannot contribute to tax deductible Traditional IRAs or Roth IRAs due to income limitations
- Business owners
 - Retirement planning
 - Key Man
 - Buy-Sell
- Clients who want living benefits
 - Tax-deferred accumulation and tax free distributions
 - Chronic Illness death benefit acceleration
- Client who want downside protection with upside potential



*Sagcor does not provide tax or legal advice to clients. Tax-impacting sales strategies should be assessed by client in conjunction with their tax and estate planning team prior to a product purchase.

IUL and NLUL Commission Incentive!

January 1, 2020 to June 30, 2020

On 2 Great Products!

- Sage IUL
- Sage No Lapse UL

Applications must be received by
June 30, 2020.



*Eligibility is based on being appointed and in good standing with Sagicor when the application is received. Sagicor reserves the right to modify or terminate this opportunity at its discretion. Eligible Writing Producers will earn an additional 15% commission bonus (up to first year target premium only) on Sage Indexed Universal Life and Sage No Lapse Universal Life eApplications and paper applications. All applications must be received by the home office by Tuesday, June 30, 2020, and agent commission bonus will be paid upon policy settlement.

Advantages of Doing Business with Sagicor

- **Daily Commissions**
- Updated pending policy data look up on Sagicor producer portal
- GET PAID MORE WITH eAPPLICATIONS
- More Time to Sell, Less Overhead with Accelewriting®
 - Eliminate the need to order Parameds, APS, or track down Telephone Interviews
 - Eliminate the costs of policy delivery with eDelivery

Accelewriting®

Industry leading automated non-medical, fluid-free platform with eApplication and eDelivery

Thank you for participating in today's presentation.

For more information about Sagikor, Accelewriting® or our products, please contact our Producer Resource Center

(888) 724-4267 ext. 4680

PRC@SagikorLifeUSA.com



Rely on the strength of Sagicor

For more than 65 years, Sagicor Life Insurance Company has continued to help individuals and their families protect what's important in their lives. We design solutions that provide people the ability to overcome challenges, the peace of mind of solid financial protection, the assurance of having sufficient retirement income, and the confidence to meet their goals today and tomorrow.

Know that your client's policy is backed by a financial leader dedicated to providing solid insurance and income solutions for all their needs. Sagicor is rated "A-" or Excellent by A.M. Best Company, which is 4th best of 16 possible ratings.

Sagicor Life Insurance Company issues life insurance and annuity products. Home Office: Scottsdale, Arizona. Policies are not available in all states. State variations may apply. Policy forms: ICC141015, 1000, 1000FL, ICC171017, ICC101010, 1010, ICC091009, 1009.

Sagicor is rated "A-" (Excellent) by A.M. Best Company (4th best out of 16 possible ratings). Rating based on claims-paying ability of issuing insurer.

