

# Sage Term

## 10/15/20 Year Term Life Insurance

### PRODUCT QUICK VIEW

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Sagicor's Sage Term offers affordable protection with guaranteed level premiums during the initial 10, 15, or 20-year term.

### FEATURES/BENEFITS

- Available through Sagicor's Accelewriting® automated underwriting process and fully underwritten process
- Issue ages - age last birthday
  - 18 years to 65 years - 20 Year Term (to age 55 for Tobacco)
  - 18 years to 70 years - 15 Year Term
  - 18 years to 75 years - 10 Year Term
- Convertible to age 70
- Conversion credits available in years 2 through 5 (Refer to form 4367 - Term Conversion Program for details)
- Terminal Condition or Nursing Home Confinement (Accelerated Benefit Insurance Rider) - Inherent Rider included at no additional cost
- Accidental Death Benefit Rider, Children's Term Rider, and Waiver of Premium Rider - Optional Riders are available for an additional cost

### POLICY FEE (NON-COMMISSIONABLE)

- \$70 Annually/\$35 for a spousal policy

### UNDERWRITING

- **Accelewriting® (eApplication only):**
  - Issue Ages: 18 years to 45 years for face amounts of \$50,000 to \$1,000,000
  - Issue Ages: 46 years to 55 years for face amount of \$50,000 to \$750,000
  - Issue Ages: 56 years to 65 years for face amounts of \$50,000 to \$500,000
  - No telephone interview and an underwriting decision returned within minutes
  - In most cases, no bodily fluids, no medical exams and no Attending Physician's Statements (APS) required<sup>1</sup>
  - Policy eDelivery available
  - Risk Classifications available: Preferred Plus Non-Tobacco, Preferred Non-Tobacco, Standard Non-Tobacco, Rated Non-Tobacco, Rated 2 Non-Tobacco<sup>2</sup>, Preferred Plus Tobacco, Preferred Tobacco, Standard Tobacco, Rated Tobacco<sup>2</sup> and Rated 2 Tobacco<sup>2</sup>
- **Fully Underwritten (eApplication and paper applications available):**
  - Issue Ages: 18 years to 45 years for face amounts of \$1,000,001 or higher
  - Issue Ages: 46 years to 55 years for face amount of \$750,001 or higher
  - Issue Ages: 56 years to 65 years for face amounts of \$500,001 or higher
  - Issue Ages: 66 years to 75 years for face amounts of \$50,000 or higher
  - Policy eDelivery not available
  - Risk Classifications available: Preferred Plus Non-Tobacco, Preferred Non-Tobacco, Standard Non-Tobacco, Preferred Plus Tobacco, Preferred Tobacco and Standard Tobacco (Substandard ratings up to Table 8)

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### FOOTNOTES

- 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.
- Only available when applicant is referred to underwriting (RTU) for the following face amounts and ages:  
\$500,001 to \$750,000 for ages 18 years to 55 years and \$750,001 to \$1,000,000 for ages 18 years to 45 years

If you have questions about the contract and riders, please contact Sagicor's Producer Resource Center (PRC) at 888-724-4267 ext. 4680. Products issued by Sagicor Life Insurance Company. Not available in all states and variations may apply. Home Office: Scottsdale, Arizona.

Policy Forms: 1000/1000FL, ICC096001/6001/6001CA/6001FL, 6002/6002FL/6002SD, ICC096003/6003/6003FL/6003SD, ICC096005/6005ND, 6014FL, ICC141015, ICC146062

### CONTACT US

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