

Product Overview

It's smart to have a plan so you can look forward to your retirement years. Because life changes, it's ideal to choose a solution that can give you protection and financial flexibility to meet your changing needs. That's what Sagicor's WealthCare can do for you.

Accelewriting®

Sagicor's Accelewriting® process is an automated underwriting system that utilizes an eApplication to provide an underwriting decision in minutes with no telephone interview, medical exams, bodily fluids or Attending Physician Statement (APS) required.

Accelewriting® for the WealthCare Indexed Single Premium Universal Life

Automated offers are available for preferred rate classes within Net Amount at Risk (NAR) limits. Standard offers and cases above NAR limits will result in an RTU (Refer to Underwriting). After review, the underwriter will work with you and advise you of what additional requirements, if any, will be needed to make an offer.

Features & Benefits

With a WealthCare policy, you can have the benefits you want and the financial flexibility you need for your retirement.

- **Guaranteed financial protection.** Be assured that your death benefit protection lasts a lifetime — giving you the ability to pass wealth so your spouse has enough income, or your children can be financially secure, or your grandchildren have a college fund, or that you can provide a meaningful legacy to a cause you're passionate about. The money they receive is federal income tax-free.
- **Significant growth opportunities.** Unlike some retirement vehicles that may pay lower interest rates, your policy has growth potential linked to market index performance.
- **Downside protection.** Experience upside interest crediting opportunities with no exposure to market losses.
- **Control of your money.** If your needs change in the future, you can get a full return of your premium.¹
- **Chronic and terminal illness protection.** If you would ever need care, you'll have access to a cash resource to use for whatever you'd like.^{2,3} Because your benefits are important to you and the ones who care about you, we make filing a claim simple. Upon qualification of your claim, you'll receive income, and any money you withdraw under this benefit is federal income tax-free.⁴

An easy way to get the coverage you need

Getting a WealthCare policy can be so simple because you may qualify for a quick, non-medical process. Even if more information is necessary, such as an Attending Physician Statement, or Paramed Exam, we make it easy for you.

Footnotes

Product Footnotes and Additional Disclosure Information

¹ The amount you receive will be less any withdrawals, indebtedness, and benefit payments.

² Not all rate classes will be eligible for chronic illness protection.

³ Chronic illness is not available in CA.

⁴ This assumes the insured is the policyowner and that the amount of benefit collected is less than the per diem or actual expenses, whichever is greater.

Insurance and annuities issued by Sagicor Life Insurance Company. Home office: Scottsdale, AZ. Products may have limitations and restrictions including surrender charges and market value adjustments and are not available in all states. Guarantees are based on the claims-paying ability of Sagicor. Sagicor does not provide tax or estate planning advice. Consult tax advisor(s). Policy Forms: ICC191021, 1021FL, 1021CA, ICC196069, ICC196070 and ICC196073.

Withdrawals from non-MEC life insurance policies are a tax-free return of basis first. Loans from non-MECs are not taxed as distributions for so long as the contract stays in force. MEC policies are taxed differently.

Not FDIC insured. Not insured by any federal agency. Not a deposit or other obligation of the bank. Not bank guaranteed.