

GOLD SERIES INTEREST SENSITIVE SPWL (not available in all states)

- Interest Sensitive Single Premium Whole Life
- Middle and Upper Income Market; Asset Transfer and Wealth Creation Potential

FEATURES:

- Accelerated Benefit for Terminal Condition or Chronic Illness: Terminal Condition accelerates any portion of the death benefit amount, upon diagnosis from a licensed physician, in one lump sum. Chronic Illness pays a portion of the death benefit for 33 months, Trigger: 2 of 6 ADL's, Physician Certified; No Confinement Required, \$250,000 Maximum Benefit (Chronic Illness Living Benefit not available in all states)
- Guaranteed Return of Premium from Day 1 (less any Indebtedness, less any Withdrawals and less any Accelerated Benefits paid out)
- Issue Age: 45 years to 85 years (age last birthday)
- Loans and Withdrawals permitted
- Minimum Guaranteed Interest Rate 3%

UNDERWRITING:

- Up to Table 4 issued Standard
- 2 Risk Classes: Standard Non-Tobacco, Standard Tobacco
- Point of Sale (POS) application process - 20 minutes accepted or referred to Sagicor Underwriter for other product choice.
- No Maximum Net Amount at Risk
- \$5,000 minimum single premium, premiums over \$500,000 require Home Office approval

SURRENDER CHARGES:

Yr 1	Yr 2	Yr 3	Yr 4	Yr 5	Yr 6	Yr 7	Yr 8	Yr 9	Yr 10
8%	8%	7%	7%	6%	5%	4%	3%	2%	1%

SAMPLE POLICY INFO:

Female Age 62, Standard Non-Tobacco, \$100,000 Single Premium	
Minimum Guaranteed Death Benefit (day one):	\$188,822
Guaranteed Cash Value Year 30:	\$156,074
Guaranteed Chronic Illness Monthly Benefit:	\$4,964

In the state of Montana only, unisex rates are used, which are male rates.

For current rates please contact sales and marketing or visit the Producer's section of our website and download the Current Crediting Strategies/Rates PDF (Form 4062).