

PLATINUM SERIES

SAGE ADVANTAGE FIXED INDEXED SINGLE PREMIUM DEFERRED ANNUITY



Sagicor

LIFE INSURANCE COMPANY

Wise Financial Thinking for Life

**KNOWLEDGE
IS A PROCESS
OF PILING
FACTS; WISDOM
LIES IN THEIR
SIMPLIFICATION.**



WISE FINANCIAL THINKING FOR LIFE.

Sagicor Life Insurance Company (“Sagicor”) 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 44 states plus the District of Columbia. Sagicor is rated “A-” (Excellent) by A.M. Best Company and is a wholly owned subsidiary of Sagicor Financial Corporation, one of the oldest insurance groups in the Americas, with operations in 22 countries including 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 www.SagicorLifeUSA.com or call (888) SAGICOR.

SAGE ADVANTAGE FIXED INDEXED SINGLE PREMIUM DEFERRED ANNUITY

Why a Fixed Indexed Annuity?

Saving wisely for the future requires diversity. Traditional savings plans may guarantee principal and a fixed rate of return. Investments such as mutual funds offer greater potential returns but also carry more risk. A fixed indexed single premium deferred annuity protects your money and provides an opportunity to benefit from an upturn in the market.

- 5% Bonus Interest on the Single Premium
- 3 Interest Crediting Options
- Growth Potential
- Tax Deferral
- Available from Age 15 Days to 85 Years (\$2,000 Minimum Single Premium)

Why purchase Sagicor's Platinum Series Sage Advantage Fixed Indexed Single Premium Deferred Annuity?

- Diverse allocation with a distinctive and globally diverse choice of index strategies
- Access to Funds*: After the first year, the Owner may withdraw up to 10% of the Account Value without a Surrender Charge
- Safety of Premium: Your Premium cannot be reduced by a downturn in the market
- Guaranteed: A downturn in the market index cannot decrease your Account Values
- Interest Crediting Options:
 - Declared Rate Strategy
 - S&P 500® Index Strategy
 - Global Advantage Strategy
- No Front End Charges: 100% of your Single Premium, plus 5% Bonus Interest on the Single Premium, is working for you. Surrender Charges may apply.

YEAR	1 ST	2 ND	3 RD	4 TH	5 TH	6 TH	7 TH	8 TH	9 TH	10+
SURRENDER CHARGE	8%	8%	8%	8%	7%	6%	5%	3%	1%	0%

* Withdrawals of all or part of the value in your annuity before the end of the Surrender Charge period may result in Withdrawal or Surrender Charges and/or a reduction in the interest rate credited to the annuity including loss of indexed interest. Earnings are taxable as ordinary income when withdrawn and if taken before age 59½ may be subject to a 10% federal tax penalty. The guarantees of the annuity are based on the financial strength and claims paying ability of the underlying insurance company.

Safety with Diversity of Choice

Sagicor Life Insurance Company offers a new generation of index linked products. Instead of using a single index as the basis for its indexed interest, the Platinum Series Sage Advantage Fixed Indexed Single Premium Deferred Annuity offers three (3) distinct crediting strategies for wealth management and diversification:

DECLARED RATE STRATEGY *(1-Year Fixed Rate)*

This strategy offers a fixed interest rate declared by Sagicor that is guaranteed for one year. Interest will be credited daily from the time an allocation is made to this strategy. At each anniversary, Sagicor may change the rate for the following year. Transfers are permitted at the end of the 1-year Term Period.

S&P 500® INDEX STRATEGY *(S&P 500® Index 1-Year Term with Cap)*

This is a 1-year point-to-point indexed strategy linked to the S&P 500® Index. Interest is credited at the end of the year, and is based solely upon any positive change in the index value, which is subject to a floor of 0% and a maximum equal to the Cap. The Cap is declared in advance and is guaranteed for one year and may change annually. The Indexed Interest Rate is subject to a Participation Rate and Cap. There is a Minimum Cap of 4% and the minimum credited rate is 0%. Transfers are permitted at the end of the 1-year Term Period.

GLOBAL ADVANTAGE STRATEGY *(Global Advantage Indexed 1-Year Term with Participation Rate)*

This is a 1-year point-to-point indexed strategy that utilizes a “basket” of indices; the Russell® 2000 Index, the EURO STOXX 50® Index, and the Hang Seng Index are used in the “basket.” Interest is credited at the end of the year. The Indexed Interest Rate is calculated using 60% of the return of the best-performing index, plus 40% of the return of the second best-performing index, and is subject to a Participation Rate and Cap. The worst-performing index is not used when determining the Indexed Interest Rate. This strategy provides an opportunity to benefit from globally diversified indices that do not necessarily move in the same direction at the same time. The Minimum Participation Rate is 20%, the Minimum Cap is 2%, and the minimum credited rate is 0%. Transfers are permitted at the end of the 1-year Term Period.

Features and Benefits

ALLOCATION TRANSFERS

Allocation Transfers among the index options are permitted at the end of the 1-year Term Period for the Declared Rate Strategy, the S&P 500® Index Strategy and the Global Advantage Strategy.

FREE PARTIAL WITHDRAWAL BENEFIT

Beginning the second year and each year thereafter, the Owner may withdraw up to 10% of the Account Value without a Surrender Charge. If the Owner withdraws a Required Minimum Distribution (applicable to qualified Contracts) and the distribution exceeds the remaining penalty free withdrawal amount, the applicable Surrender Charge will apply to the excess amount.

Any portion of the Free Partial Withdrawal Percentage not used in any given year will be carried over to the next year. Carried-over amounts will continue to accumulate until the Free Partial Withdrawal Percentage reaches a maximum of 50%, at which point it will remain until a Withdrawal is taken.

GUARANTEED MINIMUM WITHDRAWAL BENEFIT

The Contract provides a Guaranteed Withdrawal benefit provision beginning in the thirteenth Contract Year. This means the Owner may withdraw each year up to 10% of the Single Premium, less the sum of Withdrawals that have occurred within the first twelve Contract Years, starting in the 13th year for up to 20 years, (providing the owner has not withdrawn, in years 1 through 12, cumulatively, amounts equal to or in excess of the Single Premium) regardless of actual interest credited to the Contract. The Guaranteed Withdrawal benefit is also cumulative. (See Contract for details.)

PENALTY-FREE WITHDRAWAL

After the first Contract Year, the Owner may withdraw without a Surrender Charge, an amount equal to the Maximum Free Percentage of the last Contract Anniversary Account Value. If the sum of the Withdrawal and all other Withdrawals since the last Contract Anniversary exceed the amount of the Penalty Free Withdrawal available for that Contract Year, then the portion of the Withdrawal in excess of the Penalty Free Withdrawal amount will be subject to a Surrender Charge. Required Minimum Distributions are considered Withdrawals, and the above rule applies.

If in any Contract Year the sum of the Withdrawals is less than the Maximum Free Percentage for that year, the remaining Maximum Free Percentage for that year will be added to the Maximum Free Percentage for the following Contract Year. The cumulative Maximum Free Percentage in any Contract Year will never exceed 50%, except in the case of a qualified Nursing Home Facility or Confined Care Facility Confinement.

NURSING HOME FACILITY OR CONFINED CARE FACILITY CONFINEMENT

Should you ever require a Nursing Home Facility or a Confined Care Facility and meet the qualifications stipulated in the Contract, you can withdraw 100% of the Contract value penalty free. This provides you with peace of mind in knowing that you have full access to your money at a time when you may need it most.

The Owner does not purchase interests or otherwise directly participate in any stock market index, mutual fund, stock, or other investment in securities. Each Index does not reflect dividends paid by the stock underlying that index. "Standard & Poor's®," "S&P®," "S&P 500®" Index, "Standard & Poor's 500," and "500" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by Sagicor Life Insurance Company. The Product is not sponsored, endorsed, sold, or promoted by Standard & Poor's, and Standard & Poor's makes no representation regarding the advisability of purchasing the Product. The Russell® 2000 Index is a trademark of Frank Russell Company and has been licensed for use by Sagicor Life Insurance Company. The Product is not sponsored, endorsed, sold, or promoted by Frank Russell Company, and Frank Russell Company makes no representation regarding the advisability of investing in the Product. The EURO STOXX 50® Index is the intellectual property (including registered trademarks) of STOXX Limited, Zurich, Switzerland, and/or its licensors ("Licensors"), which is used under license. The Product is in no way sponsored, endorsed, sold, or promoted by STOXX and its Licensors, and neither of the Licensors shall have any liability with respect thereto. The mark and name "Hang Seng Index" is proprietary to Hang Seng Data Services Limited ("HSDS"), which has licensed its compilation and publication to Hang Seng Indexes Company Limited ("HSIL"). HSIL and HSDS have agreed to the use of, and reference to, the Hang Seng Index by Sagicor Life Insurance Company ("the Issuer") in connection with the Platinum Series Sage Advantage Fixed Indexed Single Premium Deferred Annuity ("the Product"). However, neither HSIL nor HSDS warrants, represents, or guarantees to any person the accuracy or completeness of the Hang Seng Index, its computation or any information related thereto, and no warranty, representation, or guarantee of any kind whatsoever relating to the Hang Seng Index is given or may be implied.

Neither HSIL nor HSDS accepts any responsibility or liability for any economic or other loss which may be directly or indirectly sustained by any person as a result of or in connection with the use of and/or reference to the Hang Seng Index by the Issuer in connection with the Product, or any inaccuracies, omissions, or errors of HSIL in computing the Hang Seng Index. Any person dealing with the Product shall place no reliance whatsoever on HSIL and/or HSDS nor bring any claims or legal proceedings against HSIL and/or HSDS in any manner whatsoever. For the avoidance of doubt, this disclaimer does not create any contractual or quasi-contractual relationship between any broker, holder, or other person and Hang Seng Indexes Company Limited and/or Hang Seng Data Services Limited and must not be construed to have created such relationship.

sage advantage fixed indexed single premium deferred annuity



LIFE INSURANCE COMPANY

SAGICOR LIFE INSURANCE COMPANY

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PRODUCER RESOURCE CENTER

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Not FDIC/NCUA insured	Not a deposit
Not insured by any federal government agency	
No bank/CU guarantee	May lose value

Platinum Series Sage Advantage Fixed Indexed Single Premium Annuity Contracts are issued by Sagicor Life Insurance Company. A member of the Sagicor Group of companies.

Contract forms: ICC103004, ICC105040 and ICC105041

Product specifications contained in this guidance are not intended to be all-inclusive of product information. State variations may apply.

Contracts and riders not available in all states.

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