

Sage Secure FIA Fixed Indexed Single Premium Deferred Annuity

PRODUCT QUICK VIEW



Sagicor's Sage Secure FIA is designed for accumulation with index-linked options and a choice of 5, 7, or 10 Year Surrender Charge periods.

FEATURES/BENEFITS

- eApplication and Paper option available¹
- Issue Age for Owner and Annuitant - 15 days to 90 years (Age last birthday)
- Minimum Premium Amount: \$10,000 (Qualified and Non-Qualified)
- Maximum Premium Amount: \$750,000 (Higher amounts are available with Home Office Approval)
- No Policy Fees
- Penalty Free Withdrawals² allowed:
 - Maximum Penalty Free Withdrawal Percentage: 10% each year (Beginning Contract year 2)
 - Nursing Home Facility, Confined Care Facility Confinement or Terminal Illness: Maximum Penalty Free Withdrawal Percentage will be 100% when certain nursing home, confined care facility confinement or terminal illness conditions are met (Beginning day 1)
- Three Interest Crediting Strategy Options³:
 1. Declared Rate Strategy -
Interest credited daily and compounded
 2. S&P 500[®] Index Strategy -
Annual point-to-point with Cap
 3. Global Multi-Index Strategy -
Annual point-to-point with Participation Rate
- Guaranteed Surrender Value:
 - This value is 87.5% of the single premium paid, accumulated at the nonforfeiture rate, adjusted by net withdrawals
- Transfers/Reallocations are allowed at the end of each 1-year term period
- Market Value Adjustment (MVA)
- Maturity is reached on the contract anniversary following the Annuitant's 100th birthday
- The Death Benefit may be paid out in a lump sum or an available settlement option may be chosen⁴

SURRENDER CHARGES

The owner has the option to select from three different Surrender Charge options listed below:

Year	1 st	2 nd	3 rd	4 th	5 th	6 th	7 th	8 th	9 th	10 th	11 th +
10 Year	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%
7 Year	9%	8%	7%	6%	5%	4%	3%	0%	0%	0%	0%
5 Year	9%	8%	7%	6%	5%	0%	0%	0%	0%	0%	0%

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FOOTNOTES

- ¹ eApplications will expedite processing and pays higher commissions, please see the commission schedule for details.
- ² Withdrawals made prior to age 59½ are subject to ordinary income taxation and may be subject to tax penalties.
- ³ For current rates and strategy options, download the Current Crediting Strategies/Rates PDF (Form 4062) from the Producer Portal.
- ⁴ For details regarding death of Annuitant, death of Owner and the Death Benefit, please see the Sage Secure FIA Product Guide (Form 4984).

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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.

Contract Forms: ICC173007, ICC176067

CONTACT US

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