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Starting March 27, Sage Indexed Universal Life Insurance offers new, exciting enhancements

- NEW** Reduced COIs, premium loads and expense charges

- NEW** Improved income distributions

- NEW** Preferred Plus Non-Tobacco and Tobacco underwriting classifications added

- NEW** Credited Interest Rate Bonus (Persistency Bonus) increased to 0.75% (previously 0.5%)¹

- NEW** Ability to easily run illustrations on WinFlex Web

- NEW** Illustrations updated to reflect updated maximum non-MEC calculations based on new 7702 cash value and guideline premium test provision.

Sage IUL offers these great advantages

- **Accelewriting®** — great for social-distancing, with no Paramed, no telephone interview, eApp and eDelivery²
- **Built-in Chronic Illness Protection for no additional cost and no separate underwriting³**
- **50% Global Multi-Index Bonus Strategy PAR Rate**
- **8% S&P 500 Index Bonus Strategy CAP Rate**
- **2.50% Declared Rate Bonus Strategy**
- **Over Loan Protection Rider**

Watch your emails for invitations to our webinar series
Learn how to build business with the new Sagicor Sage IUL.

NOTICE OF RATE CHANGE AND TRANSITION GUIDELINES

Applications (eApplication and paper) signed up to and including March 26, 2021, will receive the current version of Sage IUL, which includes an S&P 500 Index Bonus Strategy CAP of 10%. If a paper application is signed, it must be received by Sagicor by 5 p.m., MT on April 1 to receive the current product version; receipt April 2 and later will qualify for the updated product version. Applications (eApplication and paper) signed on March 27 and later will receive the updated version of Sage IUL, but please note the S&P 500 Index Bonus Strategy CAP will be changing to 8%. There are no changes to the Declared Rate Bonus Strategy fixed rate or Global Multi-Index Bonus Strategy PAR in the updated version of Sage IUL, from the current version.

GET PLANNING RESOURCES

For access to run Sagicor's products on WinFlex:

Go to: "Profile" >> "Add Companies" >> "Sagicor Life Insurance Company"

Sagicor will then review and approve your access.

Have questions?

Please call the Producer Resource Center at **888-724-4267, ext. 4680**, or email PRC@SagicorLifeUSA.com.

Visit us online at SagicorProducer.com.

¹Starting year 11, the bonus is guaranteed if the current declared crediting rate being offered is greater than the guaranteed minimum declared crediting rate in the policy.

²Issuance of the policy may depend upon the answer to the health questions set forth in the application.

³Chronic Illness not available in CA.

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Policy Form: ICC171017.

Sagicor is rated "A-" (Excellent) by A.M. Best Company (4th best out of 16 possible ratings), affirmed as of September 11, 2020. Rating based on the claims-paying ability of issuing insurer.

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