



## *Selling Insurance in a Time of Social Distancing*

The information contained in this presentation is summary in nature. If you have questions about the products, policies, and riders, please contact Sagicor's Producer Resource Center. Products issued by Sagicor Life Insurance Company Home Office: Scottsdale, Arizona. Products are not available in all states and variations may apply. Sagicor does not provide tax, legal or accounting advice. Your client should be advised to consult their tax advisor. Policy Forms: 1000/1000FL, 6002/6002FL/6002SD, 6014FL, ICC091009/1009, ICC096001/6001/6001CA/6001FL, ICC096003/6003/6003FL/6003SD, ICC096005/6005ND, ICC101010/1010, ICC106050/6050, ICC106052/6052, ICC106056/6056, ICC116061/6061, ICC141015 and ICC146062

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# IUL and NLUL Commission Incentive!

February 1, 2019 – ~~June 30, 2019~~ **NOW June 30, 2020**



*On 2 Great Products!*

- Sage IUL
- Sage No Lapse UL

Applications must be received by  
June 30, 2020.



\*Eligibility is based on being appointed and in good standing with Sagikor when the application is received. Sagikor reserves the right to modify or terminate this opportunity at its discretion. Eligible Writing Producers will earn an additional 15% commission bonus (up to first year target premium only) on Sage Indexed Universal Life and Sage No Lapse Universal Life eApplications and paper applications. All applications must be received by the home office by Tuesday, June 30, 2020, and agent commission bonus will be paid upon policy settlement.

# Sagicor At A Glance

## Our Brand Name

“Sagicor” is a combination of two words, “Sage” meaning wise and “Cor” for heart or judgment. Our name Sagicor reflects our dominant philosophy of wisdom with heart.

## Our Corporate Tagline

“Wise Financial Thinking for Life®”

**Rated “A-” (Excellent) by A.M. Best Company (4th best out of 16 possible ratings).**

This rating is based on Sagicor’s financial strength and ability to meet its ongoing obligations.

Sagicor is a wholly-owned subsidiary of Sagicor Financial Corporation Limited (SFCL), established in 1840, with operations in 22 countries.

# Products at a Glance

- ✓ 10/15/20 Year Level Term
- ✓ No Lapse Universal Life
- ✓ Whole Life
- ✓ Indexed Universal Life
- ✓ **WealthCare Single Premium IUL**
- ✓ Milestone MYGA 3, 5, 7 Year
- ✓ Sage Select Bonus FIA
- ✓ Sage Secure FIA
- ✓ Single Premium Immediate Annuity
- ✓ Sage Choice Fixed Interest SPDA

Are your current  
life insurance  
applications **really**  
Accelerated?

# Accelewriting® Advantage

- **NO Telephone Interview EVER**
- **NO Paramed Exam\***
- **NO APS\***
- eApplication for quick approval and **underwriting decisions as quick as 2 minutes**
- Policy eDelivery



\*Paramed and/or APS could be requested at underwriter discretion between \$500,0001 - \$1,000,000 death benefit

Are your current  
life insurance  
applications **really**  
Fluid-Free?

# Accelewriting® for Sage Term

- Preferred Plus
- \$1,000,000 Death Benefit

**All with the opportunity for a 2 Minute Decision  
with Accelewriting®**



# Accelewriting<sup>®</sup> – How does it work?

Access illustrations and eApplication through Sagikor's producer portal

[www.sagikoragent.com](http://www.sagikoragent.com)

OR

**Now available on iGO<sup>®</sup>!**

# Accelewriting® – How does it work?

- Automated engine pulls Rx Check, MIB, MVR, ID Verify, LexisNexis to provide a decision in as fast as 2 minutes
- Does NOT have to be face to face with insured
- **IN-PERSON**
  - **Tablet signature with your finger**
  - E-Sign on agent laptop
  - E-Sign via client email
- **TELEPHONE**
  - E-Sign via client email
- Credit card initial payment option
  - Up to \$2500 in initial premium



# What is LexisNexis Risk Classifier?

This report uses information from public records, motor vehicle records and credit reports to generate a numeric score that corresponds to a proposed insured's mortality risk.



## What could adversely affect the score:

**Public records** - Criminal Record, Felonies, Evictions, Unreleased Liens, Judgments

**Motor vehicle record** – DUIs, Moving Violations, Failure to Make Payments

**Credit record** - Payment History, % of Available Credit, Collections

*An underwriter will now review all applications where the credit record would have previously caused a rated or decline case — opportunity for better offers!*

# Accelewriting® Underwriting Offers Available on Sage Term 10/15/20 Year Term Insurance

Up to \$500,000 Death Benefit	\$500,001 - \$1M Death Benefit
Preferred Plus	Preferred Plus
Preferred	Preferred
Standard	Standard
Rated*	Rated*
Referred to Underwriter	Rated 2**
Decline	Referred to Underwriter
	Decline

Non-Tobacco and Tobacco available for all underwriting classes

## Accelewriting® Limits

- 18 – 45 Years: \$1,000,000 death benefit**
- 46 – 55 Years: \$750,000 death benefit**
- 56 – 65 Years: \$500,000 death benefit**

\* Rated Tobacco up to \$500,000 will be Referred to Underwriter.  
 \*\* Rated and Rated 2 over \$500,000 will be Referred to Underwriter.

# Sage Term 10/15/20

## ACCELEWRITING®

\$50,000 TO \$1,000,000 Death Benefit

Issue Ages: AGE LAST

18 – 45 Years: \$1,000,000 death benefit

46 – 55 Years: \$750,000 death benefit

56 – 65 Years: \$500,000 death benefit

eApplication ONLY and eDelivery

**Accelewriting® with No Bodily Fluids,  
Attending Physicians Statement, Paramed or  
Telephone Interview Required\***

Underwriting Available:

Preferred Plus, Preferred, Standard, Rated and Rated 2  
(Non-Tobacco and Tobacco)

## FULLY UNDERWRITTEN

Issue Ages: AGE LAST

18 – 45 Years: \$1,000,001+ death benefit

46 – 55 Years: \$750,001+ death benefit

56 – 65 Years: \$500,001+ death benefit

66 – 75 Years: \$50,000+ death benefit

eApplication or Paper Application available

Underwriting Available:

Preferred Plus, Preferred and Standard;  
Substandard ratings up to Table 8  
(Non-Tobacco and Tobacco)

\* **No Medical Exam for Qualified Applicants:** All applicants must answer application health questions and undergo automated underwriting review. Depending on health answers, electronic report results, age, and amount of insurance applied for, an applicant may not receive an immediate decision, and a review of more information and/or a medical exam may be required to determine eligibility.

Nursing Home  
Confinement/Terminal  
Condition Rider  
Included for NO  
Additional Cost or  
Underwriting

**Is your client paying more in premium  
for such a quick process?**

Pricing comparison from iPipeline® as of 3/23/20:  
 Male, age 40, preferred +, \$500,000 Death Benefit, 20 Year Term

Carrier / Product	AM Best Rating	Calc. Age	Health Class	Monthly	Quarterly	Semi-Annual	Annual
<b>Sagicor Life Insurance Company</b> 2 Minute Offer Aceleawriting Term	A-	40	Preferred Plus Non-Tobacco	\$27.76	\$81.74	\$160.40	\$308.46
<b>Transamerica Life Insurance Co.</b> Trendsetter Super	A	40	Preferred Plus Non-Smoker	\$29.24	\$87.55	\$173.40	\$340.00
<b>Protective Life</b> Protective Classic Choice Term	A+	40	Select Preferred	\$29.09	\$92.40	\$177.95	\$342.20
<b>Protective Life</b> Protective Custom Choice UL	A+	40	Select Preferred	\$29.71	\$88.63	\$175.77	\$345.68
<b>Lincoln National Life Insurance Company</b> TermAccel 2019	A+	40	Preferred Plus NonTobacco	\$30.48	\$91.24	\$179.35	\$348.25
<b>Pacific Life Insurance Company - Lynchburg</b> Promise Term	A+	40	Preferred Best No Nicotine Use	\$29.66	\$90.74	\$177.98	\$348.99
<b>Principal National Life Insurance Company</b> Carrier Fulfillment Term Insurance	A+	40	Super Preferred Non-Tobacco	\$30.54	\$91.61	\$178.86	\$349.00
<b>Principal National Life Insurance Company</b> Term Insurance	A+	40	Super Preferred Non-Tobacco	\$30.54	\$91.61	\$178.86	\$349.00
<b>American General Life Companies - All states except NY (AGL)</b> AG Select A Term	A	40	Preferred Plus Non-Tobacco	\$29.92	\$92.74	\$181.97	\$349.95
<b>North American Company for Life and Health Insurance®</b> ADDvantage Term Gen 9	A+	40	Super Preferred	\$30.80	\$89.60	\$178.50	\$350.00
<b>Minnesota Life</b> Advantage Elite Select	A+	40	Preferred Select Non-Tobacco	\$31.18	\$95.66	\$184.24	\$354.30
<b>American National</b> ANICO Signature Term	A	40	Preferred Plus Nicotine Non-User	\$31.54	\$96.73	\$187.98	\$365.00
<b>Nationwide</b> Nationwide YourLife® GLT - Brokerage	A+	40	Preferred Plus Non-Tobacco	\$31.94	\$96.00	\$187.25	\$365.00

Comparisons as of 3/23/20, via iPipeline. Quote was sorted by annual premium payments, smallest to largest. Male, age 40, best underwriting class non-tobacco, FL issue state, 20 year term, \$500,000 death benefit, annual premium payment. Pricing and carriers on this comparison can change at any time, quote is as of 3/23/20.

Pricing comparison from iPipeline® as of 3/23/20:

Male, age 39 (age 40 age nearest), preferred +, \$500,000 Death Benefit, 20 Year Term

Carrier / Product	AM Best Rating	Calc. Age	Health Class	Monthly	Quarterly	Semi-Annual	Annual
<b>Sagicor Life Insurance Company</b> 2 Minute Offer Accelewriting Term	A-	39	Preferred Plus Non-Tobacco	\$25.42	\$74.84	\$146.86	\$282.43
<b>Transamerica Life Insurance Co.</b> Trendsetter Super	A	39	Preferred Plus Non-Smoker	\$27.52	\$82.40	\$163.20	\$320.00
<b>Protective Life</b> Protective Classic Choice Term	A+	40	Select Preferred	\$29.09	\$92.40	\$177.95	\$342.20
<b>Protective Life</b> Protective Custom Choice UL	A+	40	Select Preferred	\$29.71	\$88.63	\$175.77	\$345.68
<b>Lincoln National Life Insurance Company</b> TermAccel 2019	A+	40	Preferred Plus NonTobacco	\$30.48	\$91.24	\$179.35	\$348.25
<b>Pacific Life Insurance Company - Lynchburg</b> Promise Term	A+	40	Preferred Best No Nicotine Use	\$29.66	\$90.74	\$177.98	\$348.99
<b>Principal National Life Insurance Company</b> Carrier Fulfillment Term Insurance	A+	40	Super Preferred Non-Tobacco	\$30.54	\$91.61	\$178.86	\$349.00
<b>Principal National Life Insurance Company</b> Term Insurance	A+	40	Super Preferred Non-Tobacco	\$30.54	\$91.61	\$178.86	\$349.00
<b>American General Life Companies - All states except NY (AGL)</b> AG Select A Term	A	40	Preferred Plus Non-Tobacco	\$29.92	\$92.74	\$181.97	\$349.95
<b>North American Company for Life and Health Insurance®</b> ADDvantage Term Gen 9	A+	40	Super Preferred	\$30.80	\$89.60	\$178.50	\$350.00
<b>United of Omaha</b> Term Life Answers - Brokerage	A+	39	Preferred Plus Non-Tobacco	\$30.32	\$96.94	\$183.30	\$352.50
<b>Minnesota Life</b> Advantage Elite Select	A+	40	Preferred Select Non-Tobacco	\$31.18	\$95.66	\$184.24	\$354.30
<b>American National</b> ANICO Signature Term	A	40	Preferred Plus Nicotine Non-User	\$31.54	\$96.73	\$187.98	\$365.00
<b>Nationwide</b> Nationwide YourLife® GLT - Brokerage	A+	40	Preferred Plus Non-Tobacco	\$31.94	\$96.00	\$187.25	\$365.00
<b>SBLI (Savings Bank Mutual Life Insurance Co of Mass)</b> Level Term	A	40	Preferred Plus Non-Nicotine	\$31.30	\$97.66	\$191.56	\$375.62

**Current age**

Comparisons as of 3/23/20, via iPipeline. Quote was sorted by annual premium payments, smallest to largest. Male, DOB 09/01/1980, best underwriting class non-tobacco, FL issue state, 20 year term, \$500,000 death benefit, annual premium payment. Pricing and carriers on this comparison can change at any time, quote is as of 3/23/20.



# Sage No Lapse UL

JUVENILE ISSUE \$25,000 TO \$99,999	ACCELEWRITING® \$25,000 TO \$400,000	FULLY UNDERWRITTEN \$25,000+
Issue Ages: 15 Days to 15 Years	Issue Ages: 16 to 65 Years	Issue Ages: 16 to 85 Years - \$400,001+ death benefit 66 to 85 Years - \$25,000+ death benefit
eApplication ONLY	eApplication ONLY	eApplication or Paper Application available
No Telephone Interview Required	<b>No Telephone Interview Required</b>	
No Bodily Fluids, Attending Physicians Statement (APS) or Para-Med Required*	<b>No Bodily Fluids, Attending Physicians Statement (APS) or Para-Med Required*</b>	<u>Underwriting Classes Available:</u> Preferred Non-Tobacco Standard Non-Tobacco Preferred Tobacco Standard Tobacco (Substandard ratings up to Table 8)
<u>Underwriting Classes Available:</u> Standard Juvenile	<u>Underwriting Classes Available:</u> Preferred Non-Tobacco Standard Non-Tobacco Rated Non-Tobacco Preferred Tobacco Standard Tobacco	

**Very Competitive Life Pay and Single Pay Pricing**

**Chronic Illness/  
Terminal Condition  
Rider Included for  
NO Additional Cost  
or Underwriting**

\* **No Medical Exam for Qualified Applicants:** All applicants must answer application health questions and undergo automated underwriting review. Depending on health answers, electronic report results, age, and amount of insurance applied for, an applicant may not receive an immediate decision, and a review of more information and/or a medical exam may be required to determine eligibility. Issuance of policy may depend on answers to health questions set forth in the application.

# No Lapse UL comparison

Lifetime Level Pay		
Company	Policy	Guaranteed annual premium
<b>Sagicor Life Insurance Company</b>	<b>Sage No Lapse UL</b>	<b>\$4,588</b>
Penn Mutual Life Insurance Company	Guaranteed Protection Universal Life®	\$4,653
The Prudential Life Insurance Company	PruLife® Universal Protector	\$4,708
Nationwide Life and Annuity Insurance Company	Nationwide® No-Lapse Guarantee UL II	\$4,760
Symetra Life Insurance Company	Symetra-UL-G	\$4,801

10-Year Level Pay		
Company	Policy	Guaranteed annual premium
<b>Sagicor Life Insurance Company</b>	<b>Sage No Lapse UL</b>	<b>\$8,922</b>
The Prudential Life Insurance Company	PruLife® Universal Protector	\$9,812
Penn Mutual Life Insurance Company	Guaranteed Protection Universal Life®	\$9,930
American General Life Insurance Company (AIG)	Secure Lifetime GUL-3	\$10,499
Midland National Life Insurance Company	Strategic Protector	\$10,805

Source: Sagicor Life Insurance Company, March 23, 2020. The chart was compiled by Sagicor using Compulife Software, Inc.

The No Lapse UL carrier illustrations shown are based on a female client, age 65, Preferred Non-tobacco. \$250,000 death benefit, guaranteed to age 121, lifetime level pay and 10-year level pay premium options.

It is not an exhaustive list of issuers that offer UL products.

Comparison as of 3/23/20, via Compulife. Quote was sorted by annual premium payments, smallest to largest. Female, age 65, preferred non-tobacco, AZ issue state, guaranteed universal life/no lapse ul product, \$250,000 death benefit, annual premium payment --- life pay and 10 pay. Pricing and carriers on this comparison can change at any time, quote is as of 3/23/20.

# Why Sage IUL – Accelewriting® Advantage



- **NO Telephone Interview EVER**
- Generally **NO** Paramed Exam\*
- eApplication for quick approval and **underwriting decisions as quick as 2 minutes**
- Policy eDelivery
- \$1,000,000 Death Benefit – up to age 50
- \$500,000 Death Benefit — ages 51 to 65



\*Paramed and/or APS could be requested at underwriter discretion between \$500,0001 – \$1,000,000 death benefit.

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# Sage IUL: Designed for Accumulation



- **Issue up to age 85**
- **Underwriting classes – Preferred through Table 8, Non-Tobacco and Tobacco**
- **Accelewriting<sup>®</sup>** — Ages 18 – 50: up to \$1 million death benefit; Ages 51 to 65: up to \$500,000 death benefit
- **Credited Interest Rate Bonus<sup>1</sup> — .5%, years 11+**
- **Overloan Protection Rider (automatically included on policies with GPT)**
- **3 Interest Crediting Options<sup>2</sup> — including 2 index strategies**
- **Fixed (with preferred loans years 11+) and Variable Loan Options**
- **No Lapse Guarantee<sup>3</sup>** — Up to age 69 – 10 years; Age 70+ – 5 year

<sup>1</sup>The bonus is guaranteed if the current declared crediting rate being offered is greater than the guaranteed minimum declared crediting rate in the policy.

<sup>2</sup>For current rates and strategy options, download the Current Crediting Strategies/Rates PDF (Form 4062) from the Producer Portal.

<sup>3</sup>No Lapse Guarantee is subject to the terms and conditions specified in the policy.

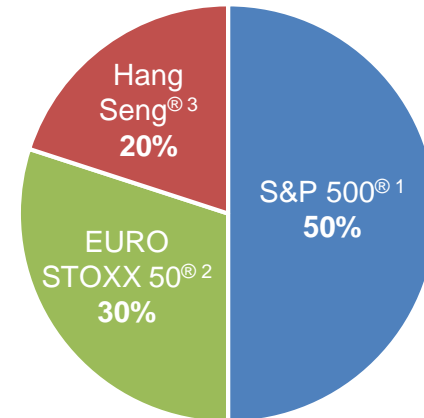
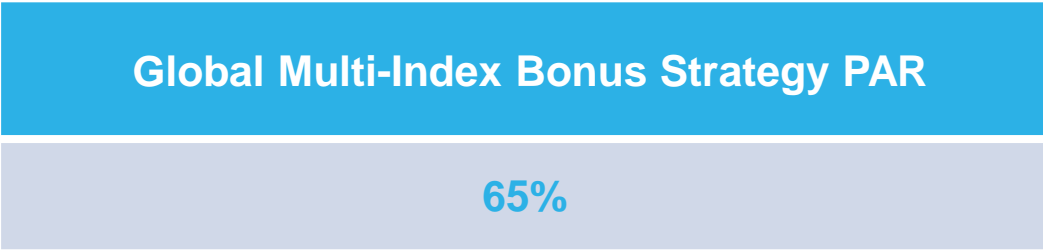
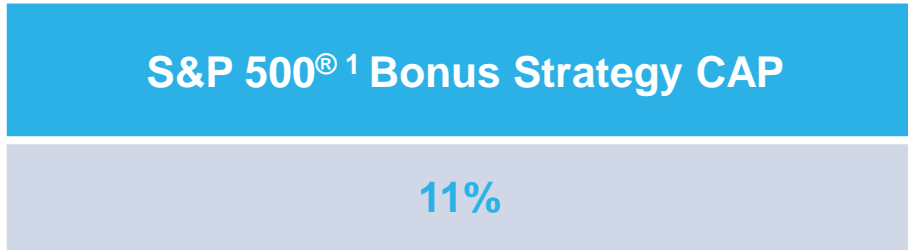
The No Lapse feature does not mean the policy can never lapse. See policy for more details.

# Sage IUL Index Crediting

**Additional Credited Interest potential\* with no downside risk of loss**

2 index-linked interest crediting options  
1 Year Point-to-Point

**.5% Credited Interest Bonus Years 11+**



1, 2 & 3 – Refer to pages 27 for Indices Disclosures.

\*Additional credited interest depends on index performance.

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# Sage IUL Sales Opportunities



- Clients who cannot contribute to tax deductible Traditional IRAs or Roth IRAs due to income limitations
- Business owners
  - Retirement planning
  - Key Man
  - Buy-Sell
- Clients who want living benefits
  - Tax-deferred accumulation and tax free distributions
  - Chronic Illness death benefit acceleration
- Clients who want downside protection with upside potential
- RMDs
  - Use after-tax RMDs to fund annual premium to grow a legacy to beneficiaries in an income tax-free, guaranteed death benefit\*

# IUL and NLUL Commission Incentive!

February 1, 2019 – ~~June 30, 2019~~ **NOW June 30, 2020**



*On 2 Great Products!*

- Sage IUL
- Sage No Lapse UL

Applications must be received by  
June 30, 2020.



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# Advantages of Doing Business with Sagicor

- **Daily Commissions**
- Updated pending policy data look up on Sagicor producer portal
- GET PAID MORE WITH eAPPLICATIONS
- More Time to Sell, Less Overhead with Accelewriting®
  - Eliminate the need to order Parameds, APS, or track down Telephone Interviews
  - Eliminate the costs of policy delivery with eDelivery

**Accelewriting®**

Industry leading automated non-medical, fluid-free platform with eApplication and eDelivery



# Thank you for participating in today's presentation.

For more information about Sagikor, Accelewriting® or our products, please contact our Producer Resource Center

(888) 724-4267 ext. 4680

[PRC@SagikorLifeUSA.com](mailto:PRC@SagikorLifeUSA.com)



## Rely on the strength of Sagicor

For more than 65 years, Sagicor Life Insurance Company has continued to help individuals and their families protect what's important in their lives. We design solutions that provide people the ability to overcome challenges, the peace of mind of solid financial protection, the assurance of having sufficient retirement income, and the confidence to meet their goals today and tomorrow.

Know that your client's policy is backed by a financial leader dedicated to providing solid insurance and income solutions for all their needs. Sagicor is rated "A-" or Excellent by A.M. Best Company, which is 4<sup>th</sup> best of 16 possible ratings.

Sagicor Life Insurance Company issues life insurance and annuity products. Home Office: Scottsdale, Arizona. Policies are not available in all states. State variations may apply. Policy forms: ICC141015, 1000, 1000FL, ICC171017, ICC101010, 1010, ICC091009, 1009.

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