

# 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 available<sup>1</sup>
- 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 Withdrawals<sup>2</sup> 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 Options<sup>3</sup>:
  1. Declared Rate Strategy -  
Interest credited daily and compounded
  2. S&P 500<sup>®</sup> 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 100<sup>th</sup> birthday
- The Death Benefit may be paid out in a lump sum or an available settlement option may be chosen<sup>4</sup>

### SURRENDER CHARGES

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

Year	1 <sup>st</sup>	2 <sup>nd</sup>	3 <sup>rd</sup>	4 <sup>th</sup>	5 <sup>th</sup>	6 <sup>th</sup>	7 <sup>th</sup>	8 <sup>th</sup>	9 <sup>th</sup>	10 <sup>th</sup>	11 <sup>th</sup> +
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

- <sup>1</sup> eApplications will expedite processing and pays higher commissions, please see the commission schedule for details.
- <sup>2</sup> Withdrawals made prior to age 59½ are subject to ordinary income taxation and may be subject to tax penalties.
- <sup>3</sup> For current rates and strategy options, download the Current Crediting Strategies/Rates PDF (Form 4062) from the Producer Portal.
- <sup>4</sup> 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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