

# PROTECT WHAT'S IMPORTANT IN YOUR LIFE



## FAST FACTS ABOUT LIFE INSURANCE<sup>1</sup>



Some reasons why people buy coverage is for income replacement, to pay off a mortgage, or to pass along wealth.



71% of those who buy life insurance purchase term policies.



of people mistakenly believe term insurance costs 3Xs more than it does.



## WHAT IS TERM LIFE INSURANCE?

It's financial protection for a specific time period that pays an income-tax free death benefit to whomever you want. Term insurance can help you make sure your family will be financially secure or that you can provide a gift to your favorite charity.

## THE BENEFITS OF SAGICOR TERM INSURANCE



In most cases, there's no medical exam.<sup>2</sup>



The benefit is paid quickly, and it's income tax-free.<sup>3</sup>



Your rate and coverage amount are guaranteed.<sup>4</sup>



You can have affordable protection for 10, 15 or 20 years.

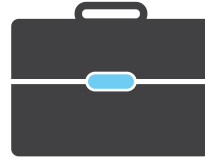
# WHEN YOU PLAN WITH TERM, YOU CAN HELP YOUR LOVED ONES:



Feel financially secure when you're not there.



Have money available to pay taxes or other expenses.



Ensure that your family business continues to the next generation.



Make sure that your children or grandchildren have college funds.



## WHEN IS THE BEST TIME TO BUY TERM INSURANCE?

There's no better time than now to buy the coverage you need, because life insurance coverage rates increase as you get older.

## CONTACT ME TO DISCUSS HOW SAGICOR'S SAGE TERM INSURANCE CAN HELP YOU AND YOUR LOVED ONES.

Insurance agent:

Telephone:

Cell phone:

Email:



<sup>1</sup> LIFE HAPPENS®, LIMRA®, 2019 Insurance Barometer Report.

<sup>2</sup> The issuance of the policy may depend upon the answers to the health questions in the application.

<sup>3</sup> Neither Sagicor, nor their agents provide tax, legal, estate planning, or accounting advice. Please consult with your tax and/or legal advisor for information specific to your situation.

<sup>4</sup> Premium rate and coverage are guaranteed as long as scheduled payments are made.

Product issued by Sagicor Life Insurance Company, Home Office: Scottsdale, Arizona and offered by . Product is not available in all states. State variations may apply.

Policy Form: ICC141015, 1000, 1000FL.

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