



LIFE INSURANCE COMPANY

Product	Interest Rate/Cap/Participation Rate	Issue Ages (varies by state)	Minimum Premium	Surrender Charges	Features/Benefits
Platinum Series Fixed Indexed Universal Life	Declared Rate Strategy (Interest Rate - 4.0%) S&P 500® Index Strategy (Cap - 9.0%) Global Look-Back Strategy (Participation Rate - 45.0%) Minimum Guaranteed Interest Rate - 2.0%	15 days - 85 years	Minimum Face Amt. \$50,000	Surrender charges apply within the first 15 policy years - Based on per thousand of face amount, varies by age, gender and smoking status.	<ul style="list-style-type: none"> • Three Distinct Crediting Strategies • Terminal Condition/Chronic Illness Benefit • Potential for Significant Growth • Preferred Loans after 10 years • Penalty-Free Withdrawals
Platinum Series No Lapse Universal Life	Current Interest Rate - 4.0% Guaranteed Annual Interest Rate - 2.5%	15 days - 85 years	Minimum Face Amt. \$25,000	Surrender charges apply within the first 20 policy years - Based on per thousand of face amount, varies by age, gender and smoking status.	<ul style="list-style-type: none"> • Partial withdrawals allowed after the 1st policy year • Preferred Loans after 10 years • Loans allowed after the policy has a cash value • Terminal Condition (included at no addt'l charge) • Waiver of Monthly Deductions, Children's Term Rider and Accidental Death Benefit Rider (available for an addt'l charge)
Platinum Series Universal Life	Current Interest Rate - 4.0% Guaranteed Annual Interest Rate - 3.0%	15 days - 85 years	Minimum Face Amt. \$50,000	Surrender charges apply within the first 15 policy years - Based on per thousand of face amount, varies by age, gender and smoking status.	<ul style="list-style-type: none"> • Partial withdrawals allowed after the 1st policy year • Preferred Loans after 10 years • Loans allowed after the policy has a cash value • Terminal Condition (included at no addt'l charge) • Waiver of Monthly Deductions, Children's Term Rider, Accidental Death Benefit Rider (available for an addt'l charge)

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Platinum Series Sage Advantage Fixed Indexed SPDA ¹	Declared Rate Strategy (Interest Rate - 2.0%) S&P 500 [®] Index Strategy (Cap - 4.5%) Global Advantage Strategy (Participation Rate - 20.0%) Minimum Guaranteed Interest Rate Yrs 1 thru 13 - 2.0% Minimum Guaranteed Interest Rate Yrs 14 plus - 3.0%	15 days - 85 years	\$2,000	9 Years 8%, 8%, 8%, 8%, 7%, 6%, 5%, 3%, 1%	<ul style="list-style-type: none"> • Three Distinct Crediting Strategies • Potential for Significant Growth • Penalty-Free Withdrawals • Guaranteed Minimum Withdrawal Benefit • Confinement Waiver • 5% Bonus Interest on Initial Premium
Platinum Series Fixed Indexed Annuity ²	Declared Rate Strategy (Interest Rate - 2.25%) S&P 500 [®] Index Strategy (Cap - 5.0%) Global Advantage Strategy (Participation Rate - 20.0%) Minimum Guaranteed Interest Rate Yrs 1 thru 13 - 2.0% Minimum Guaranteed Interest Rate Yrs 14 plus - 3.0%	15 days - 90 years (NQ) 15 days - 85 years (Q)	\$2,000	9 Years 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	<ul style="list-style-type: none"> • Three Distinct Crediting Strategies • Potential for Significant Growth • Penalty-Free Withdrawals • Guaranteed Minimum Withdrawal Benefit • Confinement Waiver
Platinum Series Fixed Indexed Annuity with 5% Bonus Interest ³	Declared Rate Strategy (Interest Rate - 2.0%) S&P 500 [®] Index Strategy (Cap - 4.5%) Global Advantage Strategy (Participation Rate - 20.0%) Minimum Guaranteed Interest Rate Yrs 1 thru 13 - 2.0% Minimum Guaranteed Interest Rate Yrs 14 plus - 3.0%	15 days - 85 years (Q/NQ)	\$2,000	9 Years 15%, 14%, 13%, 12%, 11%, 9%, 7%, 5%, 3%	<ul style="list-style-type: none"> • Three Distinct Crediting Strategies • Potential for Significant Growth • Penalty-Free Withdrawals • Guaranteed Minimum Withdrawal Benefit • Confinement Waiver • 5% Bonus Interest

¹ Not available in DE, MT or in states where Sagicor is not licensed.

² Only available in DE and MT.

³ Only available in MT.

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Gold Series Fixed Indexed Single Premium Whole Life	Declared Rate Strategy (Interest Rate - 3.5%) S&P 500® Index Strategy (Cap - 7.0%) Global Look-Back Strategy ⁴ (Participation Rate - 45.0%) Global Advantage Strategy ⁵ (Participation Rate 25.0%) Minimum Guaranteed Interest Rate - 2.0%	18 years - 85 years	\$5,000	10 Years (% of single prem.) 12%, 12%, 11%, 10%, 9%, 8%, 7%, 6%, 4%, 2%	<ul style="list-style-type: none"> • Three Distinct Crediting Strategies • Potential for Significant Growth • Return of Premium • Terminal Condition/Chronic Illness Benefit • Point of Sale Underwriting • 10% Bonus Interest
Gold Series Fixed Indexed 7 Pay Whole Life	Declared Rate Strategy (Interest Rate - 3.5%) S&P 500® Index Strategy (Cap - 7.0%) Global Advantage Strategy ⁵ (Participation Rate - 25.0%) Minimum Guaranteed Interest Rate - 2.0%	15 days - 80 years	Minimum Face Amt. \$25,001	7 Years Surrender Charge Factor ⁶ Per \$1,000 of Face Amount	<ul style="list-style-type: none"> • Three Distinct Crediting Strategies • Potential for Significant Growth • Terminal Condition/Chronic Illness Benefit • Point of Sale Underwriting
Gold Series Interest Sensitive Single Premium Whole Life	Current Declared Interest Rate Year 1 - 4.0% Current Declared Interest Rate Year 2+ - 3.0% (current declared interest rate years 2+ not guaranteed) Minimum Guaranteed Interest Rate - 3.0%	15 days - 90 years	\$5,000	10 Years (% of single prem.) 8%, 8%, 7%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	<ul style="list-style-type: none"> • Return of Premium • Terminal Condition/Chronic Illness Benefit • Point of Sale Underwriting
Gold Series Sage Choice Single Premium Deferred Annuity	First Year Initial Fixed Interest Rate - 2.5% Minimum Guaranteed Interest Rate Yrs 1 thru 10 - 2.0% Minimum Guaranteed Interest Rate Yrs 11 plus - 3.0%	15 days - 90 years	\$2,000	6 Years 7%, 7%, 7%, 6%, 5%, 3%	<ul style="list-style-type: none"> • "Bailout Feature"⁷ • No Contract Expense Charges • Confinement/Terminal Illness Waiver of Surrender (inherent) • Penalty Free Withdrawals • Market Value Adjustment (MVA)⁸

⁴ Only Available in: MO. ⁵ Not Available in MO or in states where Sagicor is not licensed.

⁶ The Surrender Charge is equal to a factor multiplied by the Face Amount divided by \$1,000. Surrender Charge Factors may vary by issue age, sex (not in MT) and underwriting class.

⁷ "Bailout Feature" - If after the first Contract Year, the renewal rate is lower than a rate that is 1% below the Initial Fixed Interest Rate, the Owner may request, within 30 days of notification, to receive the Accumulation Value without incurring a Surrender Charge.

⁸ MVA not applicable in MO and PA.

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