

Product Overview

Saving wisely for the future requires diversity. Traditional savings plans may guarantee principal and a fixed rate of return. Investments such as mutual funds offer greater potential returns but also greater risk of market volatility and loss of principal.

Sagicor's Sage Select Fixed Indexed Single Premium Deferred Annuity (Sage Select FIA) provides an opportunity to benefit from index-linked crediting rates while protecting your premium and credited interest when the market is down.

Features & Benefits

Interest Crediting Options

Indices Offered

Features/Benefits

Disclosures

Interest Crediting Options

Sagicor's Sage Select FIA offers three distinct crediting strategies for diversification. You can transfer or change interest crediting strategies at the end of each 1-year term period, subject to contract provisions.

Declared Rate Strategy; 1 Year Term

Fixed interest rate declared by Sagicor that is guaranteed for one year.

S&P 500[®] Index Strategy; 1 Year Term With Cap (Indexed Strategy 1)

One year point-to-point indexed strategy linked to the S&P 500[®] Index.

Global Multi-Index Strategy; 1 Year Term With Participation Rate

One year point-to-point indexed strategy that utilizes the S&P 500[®], Euro Stoxx 50[®] and Hang Seng[®] indices.

Related Products

Sage Secure Fixed Indexed Single Premium Deferred Annuity

Sage Secure FIA provides the opportunity for stock market index-linked credited interest, while

Sage Choice Single Premium Deferred Annuity

For those with time to save for retirement a deferred annuity offers an excellent alternative. The

eliminating market risk to principal. Tax-deferred accumulation and compounding of interest are important benefits that can grow your nest egg. And you get added flexibility with penalty-free withdrawals and a guaranteed minimum surrender value, should there be a need to access your money. Sage Secure FIA is a straightforward, safe, and secure way to grow and protect retirement savings.

Sage Choice Single Premium Deferred Annuity builds from a single initial premium and earns a competitive fixed rate of interest that accumulates on a tax deferred basis.

Footnotes

Product Footnotes and Additional Disclosure Information

1. Withdrawal of any part of the value in your annuity prior to age 59½ are subject to ordinary income taxation and may be subject to tax penalties. [↔](#) [↔](#)
2. Please see the contract to review qualification specifications. [↔](#)
3. Not available in CA and SD. [↔](#)

If you have questions about the contract and riders, please contact your insurance agent. Products issued by Sagicor Life Insurance Company. Not available in all states and variations may apply. Sagicor does not provide tax, legal or accounting advice. Home Office: Scottsdale, Arizona.

Contract Forms: ICC143006, 3006CA, 3006FL, 3006ND, 3006SD, ICC145047, 5047, 5047FL

Not FDIC insured. Not insured by any federal agency. Not a deposit or other obligation of the bank. Not bank guaranteed.