

# Frequently Asked Questions

## Can I have my disbursement direct deposited into my checking account?

Yes, you may complete an [Authorization for Direct Deposit Form](#).

Proof of ownership of the account the funds are being deposited in to, upon receipt of the completed form, your request will be processed in 7-10 business days.

Examples: Voided Check, Bank Statement or Letter from the Bank (on their letterhead) showing account ownership

## Can I have my premium payment automatically withdrawn from my bank account?

Yes, you may complete an [Authorization to Add or Change Electronic Funds Transfer \(EFT\)](#)

Upon receipt of the completed form, your request will be processed in 7-10 business days.

## Can I pay my premium payment early?

Yes, you may pay the premium amount 20 calendar days prior to the due date.

## Do I have a grace period to make my premium payment?

Yes, you have 60 calendar days after your due date to make your premium payment. Your payment must arrive by the 60th day to prevent lapsing your valuable policy.

## How do I submit documentation?

You may submit your request using one of three methods:

- **Email** to [clientservices@sagicorlifeusa.com](mailto:clientservices@sagicorlifeusa.com)
- **Fax** to (480) 425-5139

- **Mail** to Client Services, PO BOX 52121, Phoenix, AZ 85072-2121

## How long does it take for you to process a withdrawal?

Once the request has been received in our home office, the request will be reviewed and processed within 7-10 business days.

## What do I need to do to change my beneficiaries?

You may fully complete a [Beneficiary Change Form](#).

Upon receipt of the completed form, your request will be processed in 7-10 business days. After your request has been approved and processed we will send you an endorsement page to add to your policy contract.

## What form do I use to take out a loan on my policy?

The proper form to be used to make this request is called [Policy/Annuity Service and Change Request](#).

Please complete the Loan section of the form. Upon receipt of the completed form, your request will be processed in 7-10 business days.

## What type of payment methods does Sagicor offer and accept?

- **Online Bill Pay:** clients who have registered can make payments online by e-check or Credit/Debit card with a VISA, MASTERCARD or DISCOVER logo. Note: Credit/Debit card payments cannot exceed \$2,500.00.
- **Electronic Funds Transfer (EFT)** :Upon receipt of the completed form, your request will be processed in 7-10 business days.
- **Credit Cards by Telephone:** call Client Services toll-free at (888) 724-4267 ext. 4610 and we will be happy to assist you.
- **Personal Checks** made payable to Sagicor Life Insurance - you may submit a personal check to Attention: Premium Accounting, PO BOX 29053, Phoenix, AZ 85038-9053. Please include your policy number on your check.
- **Cashier's Checks** made payable to Sagicor Life Insurance - you may submit a cashier's check to Attention: Premium Accounting, PO BOX 29053, Phoenix, AZ 85038-9053

## When can I expect to receive my annual statement?

Your annual statement will be generated and mailed shortly after your policy anniversary date each year.

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Typically, one business day after your anniversary date.

You can also access your most recent Annual Statement on the Client Portal. If you haven't registered for the Client Portal yet, you may do so at any time:

### What is the Love Notes program?

Love Notes is life insurance in your own words, so your policy includes a personal touch. Our Love Notes packet will give you an opportunity to write a handwritten letter to your Primary Beneficiary(s) that Sagicor will keep for safekeeping, so when the time comes, your beneficiary won't just receive your policies benefit, but a personal letter from you.

### How do I participate in Love Notes?

You can request a Love Notes packet from your Client Portal, click the *My Insurance* tab and select *Love Notes* from the *I Would Like To* drop-down list on the right side of your screen. If you are not registered and do not wish to register, you can simply call (866) 973-3959 and one of our representatives will be very happy to take your request. You also may send an email request to our Client Services Department at [clientservices@sagicorlifeusa.com](mailto:clientservices@sagicorlifeusa.com). Please be sure to indicate how many Primary Beneficiaries you have on your policy and we will send you a Love Notes packet with everything you need.