



GUARANTEED INVESTOR



PRODUCT

The policy is a non-participating, interest-sensitive investment product which offers nominal insurance coverage and can be surrendered without penalty at any Interest Review Date. The policy is available for a minimum investment amount.

Insurance Coverage

The policy provides nominal life insurance of \$1000.00. In the event of death, the benefit payable is the aggregate of the sum insured and the surrender value less any indebtedness.

Premium Payments

The Initial Premium is payable on the Issue Date. Additional Investment Premiums may be paid on any Interest Review Date during the lifetime of the policy. Both the Initial Premium and any Additional Premiums are subject to a minimum amount that the Company may vary from time to time.

Interest

The interest rate credited will be determined by the Company from time to time and is GUARANTEED for the Interest Period.

The Accumulated Fund

The Accumulated Fund of the policy at any date in a policy month will be the value of the Fund at the beginning of the policy month PLUS New Premiums MINUS Interest Paid, PLUS Interest earned in the month. A Mortality Charge of \$100 will be subtracted in the first month only.

The Company shall withhold from the Accumulated Fund any tax or other levy which the Company is obliged to withhold by law.



SURRENDER

The policy may be surrendered for the Accumulated Fund on the next Interest Review Date, provided that written notification is submitted to the Company 14 days prior to this date.

If the policy is surrendered at any other time, however, a surrender charge as determined by the Company from time to time (but not exceeding 100% of all interest due since the last Interest Review Date), may apply.

INTEREST PAYMENTS

The client may elect to have earned interest paid monthly via wire transfer to the account number noted on the application form.

GUARANTEED INVESTOR

Is one in a series of solutions designed to help you make smart financial choices across all aspects of life. Please ask your Sagicor Advisor how this or other products can be part of a wise approach to your complete financial well-being.



Sagicor

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