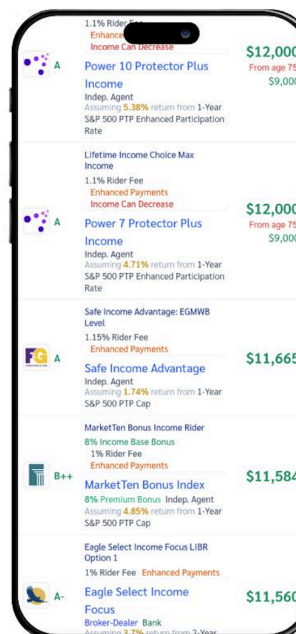




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A young girl with long brown hair and a purple clip, wearing a light blue sleeveless shirt, is using a small wooden-handled trowel to plant pink flowers in a terracotta pot. An elderly woman with short white hair, wearing a light purple button-down shirt, is smiling and looking down at the girl's work. The background is a bright, out-of-focus indoor space with large windows.

Sage Select

PRODUCT GUIDE

Fixed Indexed Single Premium Deferred Annuity

SagikorLifeUSA.com



Sagikor
LIFE INSURANCE COMPANY

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DISCLOSURE: The information contained in this product guide is summary in nature. If there is a conflict with the contract and rider, the terms of the applicable contract and rider control. In order to obtain a complete understanding, please read the contract provisions carefully as this is not intended to be a substitute for the contract. Contract and riders are not available in all states.

DESCRIPTION

Sagcor's Sage Select Fixed Indexed Single Premium Deferred Annuity¹ protects your client's money and provides an opportunity to benefit from an upturn in the market with no loss of accumulation value in a down market.

APPLICATION

eApplication and paper application options available

ISSUE AGES (AGE LAST BIRTHDAY)

15 days to 85 years (Applies to both Owner and Annuitant)

MINIMUM PREMIUM

\$2,000 (Qualified and Non-Qualified)

MAXIMUM PREMIUM

\$200,000

BONUS

4% of the premium paid, vested day 1

GUARANTEED SURRENDER VALUE

This value is 87.5% of the premium paid, plus bonus, accumulated at 3.00%, adjusted by net withdrawals.

THREE INTEREST CREDITING STRATEGY OPTIONS²

1. Declared Rate Strategy
Interest credited daily and compounded
Minimum Guaranteed Interest Rate: 1.5%
2. Indexed Strategy 1
S&P 500[®] Index Annual Point to Point with Cap
Minimum Guaranteed Cap: 2%
3. Indexed Strategy 3
Global Look-Back Advantage Strategy
Indexed Annual Point to Point with Participation Rate: Minimum Guaranteed Participation Rate: 20%
Three Indices Used: Russell 2000[®] Index, EURO STOXX 50[®] Index and Hang Seng[®] Index

The index-linked interest that is credited to the account value will never be less than 0%.

GLOBAL LOOK-BACK ADVANTAGE STRATEGY CALCULATION

The Global Look-Back Advantage Strategy is calculated by using 60% of the return of the best performing index, plus 40% of the return of the second best performing index, and is subject to the appropriate participation rate and cap. The worst performing index is not used when determining the indexed interest rate.

Hypothetical Index Performance Example			
(This example is hypothetical for illustrative purposes only. It is not intended to predict or project any actual results.)			
Index	Index Return	Look-Back Percentage	Adjusted Look-Back Return
EURO STOXX 50	-5.76%	0.00%	0.00%
Russell 2000	25.15%	60.00%	15.09%
Hang Seng	5.40%	40.00%	2.16%
A total Adjusted Look-Back Return of 17.25% (15.09% + 2.16% = 17.25%) at a Participation Rate of 20% equals a total interest credit of 3.45%			

INDICES OFFERED

- **S&P 500[®]**: Standard and Poor's 500 Index is a capitalization-weighted index of 500 stocks. The index is designed to measure performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries.
- **EURO STOXX 50[®] Index** is an index of 50 leading European companies. The index provides a blue-chip stock representation from those countries participating in the European Economic and Monetary Union. Each component's weight is capped at 10% of the index's value to avoid single stock domination.
- **Russell 2000[®] Index** is an index of 2000 small cap U.S. companies. The Russell 2000[®] Index is constructed to provide a comprehensive small-cap barometer and is completely reconstituted annually to ensure larger stocks do not distort the performance and characteristics of the true small-cap companies.
- **Hang Seng[®] Index** is an index of 48 of the largest companies listed on the Hong Kong stock exchange. It is a free float adjusted capitalization-weighted index of companies with a 15% cap to avoid single stock domination.

REALLOCATIONS [ACCOUNT VALUE TRANSFERS]

Account value transfers among the crediting options are permitted at the end of the 1-year term period for the Declared Rate Strategy, the S&P 500® Index Strategy, and the Global Look-Back Advantage Strategy.

ALLOCATION DATES

The allocation date will be one of the following dates; the 1st, 8th, 15th, or 22nd day of the month. It is the date when funds are allocated to the strategies and is the date from which contract years and contract anniversaries will be determined.

MATURITY

Maturity is reached on the contract anniversary following the Annuitant's 100th birthday.

WITHDRAWALS

Withdrawals are allowed at any time and may be subject to a surrender charge.

PENALTY FREE WITHDRAWALS

Beginning in the second contract year, the Owner can withdraw up to 10% each year without a surrender charge. If this amount is not withdrawn, it is then cumulatively added to the following year's penalty free withdrawal amount, up to 50%.

NURSING HOME FACILITY OR CONFINED CARE FACILITY CONFINEMENT

If the Owner meets the qualifications for the nursing home facility or confined care facility confinement³ benefit, the maximum free withdrawal percentage will be 100%. If it is determined by Sagcor that the Owner is qualified, the Owner remains qualified from that date forward, regardless of whether or not ongoing or future confinement occurs.

QUALIFICATIONS FOR NURSING HOME FACILITY OR CONFINED CARE FACILITY CONFINEMENT⁴

1. To qualify, the Owner cannot have been confined at anytime between the application date and the contract effective date or for at least 30 consecutive days anytime during the year prior to the contract effective date.
2. The Owner has been confined to a nursing home or a confined care facility for at least 90 consecutive days; the Owner does not have to be confined when submitting a qualification form.

GUARANTEED MINIMUM WITHDRAWAL BENEFIT

Each year, between contract years 13 through 32, the Owner can withdraw up to 10% of the premium paid. If there are any withdrawals in the first 12 years, the 10% withdrawal amount will be based on the initial single premium paid less those withdrawals. The withdrawal amount is cumulative, if the Owner does not take the full withdrawal amount, then in the following year the withdrawal amount will be increased by the unused withdrawal amount from the previous year. If the owner withdraws more than the guaranteed withdrawal amount for that year, then future withdrawals are not guaranteed. If the Owner decides to take no withdrawals during years 13 through 32, then by the end of the 32nd contract year, the Owner can withdraw 200% of the initial single premium paid, less any withdrawals made during the first 12 years.

SURRENDER CHARGES

YEAR	1 st	2 nd	3 rd	4 th	5 th
CHARGE %	9%	8%	7%	6%	5%

YEAR	6 th	7 th	8 th	9 th	10 th
CHARGE %	4%	3%	2%	1%	0%

MARKET VALUE ADJUSTMENT (MVA)

No Market Value Adjustment for this Product.

ANNUITIZATION OPTIONS

1. Period Certain
2. Life Only
3. Interest Only
4. Joint and Survivor
5. Fixed Income

DEATH OF OWNER

The death benefit will be paid if the Owner dies before the maturity date⁴. The death benefit will be paid in one lump sum or an available settlement option may be chosen.

DEATH OF ANNUITANT

If the Annuitant dies before the Maturity Date and while the Owner is living, the Owner will become the Annuitant, until other written notice is received. If the Owner is not a natural person, a new Annuitant may not be designated⁴.

TERMINATION

The contract will terminate on the earliest of the following dates:

1. Date the death benefit is paid
2. Maturity date
3. The date the Owner requests termination or a settlement option
4. Termination of the contract due to a surrender value of less than \$250⁵

Upon termination, any surrender value will be paid to the Owner.

FOOTNOTES

1. Not available in CA.
2. For current rates, please contact our Producer Resource Center or visit the Producer's section of the website and download the Current Crediting Strategies/Rates PDF, Form 4062.
3. Not available in SD.
4. If the Owner is not natural person (e.g. entity), the death of the Annuitant or entity dissolution will be treated as the death of the Owner.
5. The contract will not be terminated if there remains a possibility of a positive guaranteed minimum withdrawal benefit.

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Contract forms and riders may vary by state and may not be available in all states.

Contract Forms: ICC143006, 3006FL, 3006ND, 3006SD

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