



2021 was an incredible year for Sagicor. On behalf of our Board and Management, I want to thank you for your continued business and support. We exceeded our goals in all accumulation and retirement products — Sage IUL, WealthCare Indexed Single Premium UL, Milestone MYGA and SPIA. We couldn't have done it without you and are so thankful you chose Sagicor to help your clients meet their financial planning objectives.

### **Commitment to Accumulation Products and Brokerage Distribution**

Sagicor is committed to providing transparent, accumulation-focused life insurance and annuity products throughout life's stages. To further our growth in the U.S. market, Sagicor has made the strategic decision to focus on accumulation and retirement products through our valued brokerage agency and agent partners.

Effective immediately, Sagicor will no longer offer products Direct to Consumer, including Sage Term. This decision was made so all resources can be dedicated to our brokerage distribution partners. **Sagicor will also be withdrawing Sage Term within brokerage distribution, effective Friday, February 11, 2022.** The Sage Term withdrawal allows Sagicor to focus on growing and expanding our accumulation portfolio of products, so you can continue to offer Sagicor product solutions that provide the utmost consumer value.

### **2022 and Beyond**

Sagicor will continue to innovate and bring new products, strategies, features and technology to market in 2022 and beyond, including:

- **New consumer-centric product releases** — including re-introduction of Fixed Index Annuities
- **Feature and rider enhancements to the existing product portfolio** — including Sage IUL, WealthCare, Milestone MYGA and SPIA
- **New index crediting strategies**
- **Sagicor product availability on new sales platforms**
- **Enhanced technology** — to further create an ease of doing business for you and your clients

We have streamlined our product portfolio so we can focus on what we do best — providing you and your clients with products to achieve their financial planning goals, while utilizing technology to create a sales process that moves at the *Speed of Life*. I truly appreciate your continued support.

If you have any questions, please feel free to contact me. Thank you for your business, and we look forward to working more closely together for a prosperous 2022.

Thank you,  
Laura Morrison CLU, ChFC  
Vice President of Sales and Chief Channel Officer  
[laura\\_morrison@sagicor.com](mailto:laura_morrison@sagicor.com)

### **Sage Term Withdrawal Timeline**

- Sage Term applications (eApplications and paper applications) must be signed, submitted in good order, and received at the Sagicor Scottsdale home office by Friday, February 11, 2022, 5 p.m., Mountain Standard Time. Applications received after Friday, February 11, 5 p.m., Mountain Standard Time will not be processed and will be returned.
- All Sage Term applications must be settled within 14 days of underwriting offer. This includes all premium funds and delivery requirements.
- All currently pending Sage Term applications will continue to be processed and must be settled (including premium funds and delivery requirements) within 14 days of underwriting offer.
- All quoting and eApplication platforms (including Sagicor's illustration/eApp available via [SagicorAgent.com](http://SagicorAgent.com), iGO, and third-party quoting platforms) will be disabled for Sage Term on or by Friday, February 11, 2022. For updated pending Sage Term illustrations after February 11, 2022, please contact the Sagicor home office at 888-724-4267.

**For information about our products, including marketing materials, please visit us online at [www.SagicorProducer.com](http://www.SagicorProducer.com).**

Products issued by Sagicor Life Insurance Company. Home Office: Scottsdale, AZ. Products not available in all states, and state variations may apply. Policy/Contract Forms: ICC141015, 1000, 100FL, 1000ND, 1000SD, ICC171017, 1017, 1017CA, 1017FL, 1017ND, ICC191021, 1021, 1021FL, 1021ND, ICC093003, 3003, 3003CA, 3003FL, 3003MT, ICC173008, 3008, 3008CA, 3008ND. Sagicor does not provide tax or estate planning advice.

Sagicor is rated "A-" (Excellent) by A.M. Best Company (4<sup>th</sup> best out of 16 possible ratings), affirmed as of November 4, 2021. Rating based on the claims-paying ability of issuing insurer.

**Insurance Professional Only. No Public Distribution.**

TM-EML2022 | January 31, 2022

Sagicor Life Insurance Company | 4010 W. Boy Scout Boulevard, Suite 800, Tampa, FL 33607

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