



## Idaho Annuity Disclosure Form Requirement Effective October 1, 2020

Starting October 1, 2020, all annuity sales completed in Idaho, other than single premium immediate annuity sales, must include with the application a new state required disclosure form. This new form is in addition to the current product specific disclosure form, which is currently required for each annuity sale. The law requiring use of the new form passed earlier this year and requires that producers use a form that the Idaho Department of Insurance has created or a similar form which has been approved by the Department.

Sagicor has created its own product specific disclosure forms and will be making them available to you as follows:

- **Electronic Applications:** The disclosure form will be part of the electronic application package, with the version generated based on the product illustration you run. To assist you in completing the form, each product's form has certain static product information already populated into the cells of the "Product Information" section on the form.
- **Application Packets on the Producer Portal:** A product specific disclosure form will be part of each annuity product's application packet, which can be downloaded or printed from [Sagicor's Producer Portal](#). To assist you in completing the form, each product's form has certain static product information already populated into the cells of the "Product Information" section on the form.

An important tip to emphasize as we begin use of the new disclosure form: **please ensure that every field is completed.** The Department of Insurance instructions are that if a field is not applicable, then N/A should be placed in that field. If any field is left blank or otherwise not completed accurately, the form will have to be returned to you for completion, and it will delay processing. It is also possible that if any of the material fields are left blank or are not completed accurately, including the entire "Contract Information" section, then the form and the application will have to be re-dated and re-executed by the applicant and yourself.

As always, Sagicor is committed to making the transition to the new form as convenient as possible. For more information, please call the Producer Resource Center at **888-724-**

4267, ext. 4680, or email [PRC@SagicorLifeUSA.com](mailto:PRC@SagicorLifeUSA.com).

Sagicor is rated "A-" (Excellent) by A.M. Best Company (4<sup>th</sup> best out of 16 possible ratings), affirmed as of September 11, 2020. Rating based on the claims-paying ability of issuing insurer.

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

ID-EML20021 | September 29, 2020

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

[Unsubscribe resourcesupport@crump.com](mailto:resourcesupport@crump.com)

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Sent by [sagicor@sagicorlifeusa.com](mailto:sagicor@sagicorlifeusa.com)