

## THE SAGICOR MINUTE

It's the first month of Q4, and you're probably starting to think about meeting year-end goals. In this edition of Sagicor's producer newsletter, you'll find new sales ideas, competitive rates and tips to help you to experience more expedient sales.

### Sagicor's new mailing address — for all business transactions

Our Arizona Home Office moved to a new location in May. While all other contact information is the same, use the following Arizona addresses for all your business-related transactions:

**Overnight mail:**

8660 E. Hartford Drive, Suite 200  
Scottsdale, AZ 85255

**Non-overnight mail:**

P.O. Box 52121  
Phoenix, AZ 85072

**PLEASE NOTE: The fastest way for document receipt and processing is to utilize the Upload Center.** Please see the *Teamwork Makes the Dream Work* section below for additional information. Any document or physical checks sent to the old address could experience a 10-day delay in processing, due to mail forwarding delays.



## SALES

### What's your client's plan for care?

70% of Boomers turning age 65 will need care at some point in their lives.<sup>1</sup> Establishing a plan should be an integral part of your client's overall retirement strategy because it:

- Can help protect your client's retirement portfolio.
- Provides their loved ones insight regarding their wishes for care.
- Gives your clients peace of mind, knowing they have a plan for the years ahead.

**Send your clients this eye-opening information and start a conversation.**

[CLIENT WHITE PAPER](#)

### Show your clients how they can plan for care and have future financial flexibility

Sagicor's WealthCare Indexed Single Premium Universal Life Insurance has built-in chronic illness protection, a return of premium and guaranteed death benefit protection.

## GET PLANNING TOOLS



### RATES

#### 5 reasons why Milestone MYGA

1. **Tax-deferred growth** — No capital gains or current income tax exposure can help clients accumulate more over time.
2. **A choice of guaranteed rate durations** — Your clients can choose guaranteed rates for 3, 4, 5, 6, or 7 years
3. **Low minimum premiums and high issue ages** — \$15,000 minimum premium and issue ages up to 90 years
4. **Penalty-free withdrawals** — Beginning contract year 2, clients can withdraw up to 10% of the last contract anniversary accumulation value.
5. **Rates as high as 2.95%** — With principal protection and protection from market losses, it's an attractive way to build retirement savings in today's low-interest rate environment.

## SEE COMPETITIVE MYGA RATES



### TEAMWORK MAKES THE DREAM WORK

#### Experience life in the fast lane

Want to close and get paid faster? Expedite the processing of your cases and submit documents online in a secure environment via Sagicor's enhanced [Upload Center available on the Producer Portal](#).

## GET THE FAQs

## SEE THE HOW-TO GUIDE



### TIPS & TRICKS

#### 3 simple ways to ensure your submissions are good-to-go

1. Take a moment to check your entries on your eApplications before submitting.
2. Don't forget to verify you have completed all required training prior to submitting business.
3. Remember to provide current Error and Omission Certification when submitting Contracting Paperwork to Sagicor.

### DID YOU KNOW



## Sage Select Bonus FIA — a great wealth transfer alternative

If your clients want to pass on a legacy, but have been declined for wealth transfer life insurance, consider a [Sage Select Bonus FIA](#) because it offers:

- A 4% bonus — 100% vested day 1
- A guaranteed return of principal after contract year 3<sup>2</sup>
- A 10% penalty-free withdrawal per year, starting contract year 2
- Issue to age 85

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Visit us online at [SagikorProducer.com](http://SagikorProducer.com).

<sup>1</sup>The Wall Street Journal, "[The Odds on Needing Long-Term Care](#)", June 6, 2019.

<sup>2</sup>Amount will be adjusted by any withdrawals taken.

Insurance and annuities issued by Sagikor Life Insurance Company. Home office: Scottsdale, AZ. Products may have limitations and restrictions including surrender charges and market value adjustments and are not available in all states. Guarantees are based on the claims-paying ability of Sagikor.

Policy forms: ICC191021 and 1021FL

Contract form: ICC173008, 3008CA, ICC143006 and 3006

Sagikor 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 and guarantees based on the claims-paying ability of issuing insurer.

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

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

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[About our service provider](#)

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