

AGE AND AMOUNT REQUIREMENTS



SAGE TERM 10/15/20				
	18 - 45 years old	46 - 55 years old	56 - 65 years old	66 - 75 years old
\$50,000 - \$99,999	Accelewriting®	Accelewriting	Accelewriting	MIB, MVR, Pharm DB, APS
\$100,000 - \$500,000	Accelewriting	Accelewriting	Accelewriting	MIB, MVR, Pharm DB, APS, Paramed Exam, HOS/BCP
\$500,001 - \$750,000	Accelewriting with Pivot	Accelewriting with Pivot	MIB, MVR, Pharm DB, APS, Paramed Exam, HOS/BCP	MIB, MVR, Pharm DB, APS, Paramed Exam, HOS/BCP
\$750,001 - \$1,000,000	Accelewriting with Pivot	MIB, MVR, Pharm DB, APS, Paramed Exam, HOS/BCP	MIB, MVR, Pharm DB, APS, Paramed Exam, HOS/BCP	MIB, MVR, Pharm DB, APS, Paramed Exam, HOS/BCP
\$1,000,001 and over	MIB, MVR, Pharm DB, APS, Paramed Exam, HOS/BCP, PHI	MIB, MVR, Pharm DB, APS, Paramed Exam, HOS/BCP, PHI	MIB, MVR, Pharm DB, APS, Paramed Exam, HOS/BCP, PHI	MIB, MVR, Pharm DB, APS, Paramed Exam, HOS/BCP, PHI

An EKG is required for the combination of ages over 50 and face amounts above \$5,000,000.

SAGE INDEXED UL				
	0 - 17 years old	18 - 50 years old	51 - 65 years old	66 - 85 years old
\$50,000 - \$99,999	MIB, Pharm DB	Not Available	Not Available	Not Available
\$100,000 - \$500,000	Not Available	Accelewriting with Pivot	Accelewriting with Pivot	MIB, MVR, Pharm DB, APS, Paramed Exam, HOS/BCP
\$500,001 - \$1,000,000	Not Available	Accelewriting with Pivot	MIB, MVR, Pharm DB, APS, Paramed Exam, HOS/BCP	MIB, MVR, Pharm DB, APS, Paramed Exam, HOS/BCP
\$1,000,001 and over	Not Available	MIB, MVR, Pharm DB, APS, Paramed Exam, HOS/BCP, PHI	MIB, MVR, Pharm DB, APS, Paramed Exam, HOS/BCP	MIB, MVR, Pharm DB, APS, Paramed Exam, HOS/BCP

An EKG is required for the combination of ages over 50 and face amounts above \$5,000,000.

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SAGE NO LAPSE UL				
	0 - 15 years old	16 - 50 years old	51 - 65 years old	66 - 85 years old
\$25,000 - \$99,999	MIB, Pharm DB	Accelewritng	Accelewritng	MIB, MVR, Pharm DB, APS
\$100,000 - \$400,000	Not Available	Accelewritng	Accelewritng	MIB, MVR, Pharm DB, APS, Paramed Exam, HOS/BCP
\$400,001 - \$999,999	Not Available	MIB, MVR, Pharm DB, APS, Paramed Exam, HOS/BCP	MIB, MVR, Pharm DB, APS, Paramed Exam, HOS/BCP	MIB, MVR, Pharm DB, APS, Paramed Exam, HOS/BCP
\$1,000,000 and over	Not Available	MIB, MVR, Pharm DB, APS, Paramed Exam, HOS/BCP	MIB, MVR, Pharm DB, APS, Paramed Exam, HOS/BCP, PHI	MIB, MVR, Pharm DB, APS, Paramed Exam, HOS/BCP, PHI

An EKG is required for the combination of ages over 50 and face amounts above \$5,000,000.

SAGE WHOLE LIFE				
	0 - 15 years old	16 - 50 years old	51 - 65 years old	66 - 85 years old
\$25,000 - \$99,999	MIB, Pharm DB	Accelewritng	Accelewritng	MIB, MVR, Pharm DB, APS
\$100,000 - \$250,000	Not Available	Accelewritng	Accelewritng	MIB, MVR, Pharm DB, APS, Paramed Exam, HOS/BCP

SAGICOR'S WEALTHCARE INDEXED SINGLE PREMIUM UNIVERSAL LIFE REQUIREMENTS BASED ON NET AMOUNT AT RISK (NAAR)				
	18 - 49 years old	50 - 65 years old	66 - 75 years old	76+ years old
\$0 - \$99,999	Accelewritng ¹	Accelewritng ¹	Accelewritng ¹	Accelewritng ¹
\$100,000 - \$199,999	Accelewritng ¹	Accelewritng ¹	Accelewritng ¹	Accelewritng ²
\$200,000 - \$249,999	Accelewritng ¹	Accelewritng ¹	Accelewritng ²	Accelewritng ²
\$250,000 - \$349,999	Accelewritng ¹	Accelewritng ²	Accelewritng ²	Accelewritng ²
\$350,000 - \$499,999	Accelewritng ¹	Accelewritng ²	Accelewritng ²	Accelewritng ²
\$500,000 and higher	Accelewritng ²	Accelewritng ²	Accelewritng ²	Accelewritng ²

¹ On single premium products, medical records may be ordered based on medical history at any NAAR.

² Additional requirements such as Paramedical exam, HOS/BCP, EKG may be ordered due to NAAR.

ACRONYMS USED IN THE CHARTS

- APS - Attending Physician's Statement
- BCP - Blood Chemistry Profile
- EKG - Electrocardiogram
- HOS - Home Office Specimen
- PHI - Personal History Telephone Interview (Inspection Report)
- MIB - Medical Information Bureau
- MVR - Motor Vehicle Record
- Pharm DB - Pharmaceutical Database

PLEASE NOTE: Underwriting has the discretion to order additional requirements not listed on these charts.

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