

UNDERWRITING GUIDE

UG-WC1014 | S6800222

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UNDERWRITING INTRODUCTION

Sagikor’s underwriting team is committed to providing exceptional customer service. We strive to present you with the best underwriting offer we can the first time we contact you.

This guide is based on our Fully Underwritten Program. It will provide you with valuable information regarding our fully underwritten process. If you have any questions regarding the underwriting process, please contact us using one of the methods below:

Phone: 888-724-4267

Email: underwriting@sagicorlifeusa.com

Mail: Sagikor Life Insurance Company
Underwriting Department
 8660 E. Hartford Drive, Suite 200
 Scottsdale, AZ 85255-2583

UNDERWRITING REQUIREMENTS SUBMISSION

All medical requirements must be faxed or uploaded through the agent portal at sagicoragent.com. Under **Sales Tools**, select *Secure Upload Tool*. Please include a cover letter with the policy number and any applicable case and agency contact information.

- Fax underwriting requirements should use the following fax number: **480-425-5143**.
- Any additional correspondence may be sent to underwriting@sagicorlifeusa.com.

The information contained in this guide is summary in nature. If you have questions about the policy and riders, please contact Sagikor’s Producer Resource Center (PRC) at 888-724-4267, ext. 4680. Insurance and annuities issued by Sagikor Life Insurance Company. Home office: Scottsdale, AZ. Not available in all states and variations may apply.

Policy Forms: ICC091009, 1009, 1009FL, ICC171017, 1017, 1017CA, 1017FL, 1017ND, ICC191021, 1021, 1021CA, 1021FL, and 1021ND.

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SAGE INDEXED UNIVERSAL LIFE				
	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.

SAGE WHOLE LIFE			
	18 - 50 years old	51 - 65 years old	66 - 85 years old
\$25,000 - \$99,999	Accelewriting	Accelewriting	MIB, MVR, Pharm DB, APS
\$100,000 - \$250,000	Accelewriting	Accelewriting	MIB, MVR, Pharm DB, APS, Paramed Exam, HOS/BCP

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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	Accelewritin ¹	Accelewritin ¹	Accelewritin ¹	Accelewritin ¹
\$100,000 - \$199,999	Accelewritin ¹	Accelewritin ¹	Accelewritin ¹	Accelewritin ²
\$200,000 - \$249,999	Accelewritin ¹	Accelewritin ¹	Accelewritin ²	Accelewritin ²
\$250,000 - \$349,999	Accelewritin ¹	Accelewritin ²	Accelewritin ²	Accelewritin ²
\$350,000 - \$499,999	Accelewritin ¹	Accelewritin ²	Accelewritin ²	Accelewritin ²
\$500,000 and higher	Accelewritin ²	Accelewritin ²	Accelewritin ²	Accelewritin ²

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

²Additional 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.

PREFERRED PLUS NON-TOBACCO*	
Nicotine Use	None in 5 years
Blood Pressure	135/85 up to age 50 (untreated); 140/85 ages 51-85 (untreated)
Total Cholesterol	220 (untreated)
TC/HDL ratio	5.0 (untreated)
Build	see Build Chart on page 6
Personal Medical History	No history of CVA, CAD, cancer, or diabetes. No current ratable medical impairment
Family History	No CVA, CAD, or cancer deaths or diagnosis in parents or siblings prior to age 60
Driving Record	No DUI in last 10 years. No more than 1 moving violations in past 3 years
Hazardous Activities	None
Aviation	No private aviation
Citizenship	U.S. citizen, Canadian citizen and permanent resident with Green Card
Foreign Travel or Residence	No residence or travel to hazardous area
Alcohol/Drugs	No history
Substandard Extras	Not available

*Only available for Sage IUL.

	PREFERRED NON-TOBACCO	PREFERRED TOBACCO
Nicotine Use	None in 3 years	Uses Nicotine
Blood Pressure	140/90 (treated or untreated)	140/90 (treated or untreated)
Total Cholesterol	240 (treated or untreated)	240 (treated or untreated)
TC/HDL ratio	6.0 (treated or untreated)	6.0 (treated or untreated)
Build	see Build Chart on page 6	see Build Chart on page 6
Personal Medical History	No history of CVA, CAD, cancer, or diabetes. No current ratable medical impairment	No history of CVA, CAD, cancer, or diabetes. No current ratable medical impairment
Family History	No CVA, CAD, or cancer deaths in parents or siblings prior to age 60	No CVA, CAD, or cancer deaths in parents or siblings prior to age 60
Driving Record	No DUI in last 5 years. No more than 2 moving violations in past 3 years	No DUI in last 5 years. No more than 2 moving violations in past 3 years
Hazardous Activities	No ratable hazardous activities	No ratable hazardous activities
Aviation	No ratable aviation	No ratable aviation
Citizenship	U.S. citizen, Canadian citizen and permanent resident with Green Card	U.S. citizen, Canadian citizen and permanent resident with Green Card
Foreign Travel or Residence	No residence or travel to hazardous area	No residence or travel to hazardous area
Alcohol/Drugs	No history of substance abuse within the last 10 years	No history of substance abuse within the last 10 years
Substandard Extras	Not available	Not available

PLEASE NOTE: Tobacco classification includes any use of tobacco products (cigar use, chewing tobacco or snuff, pipe, vaping, etc.) or use of nicotine replacement therapy (gum, patch, etc.).

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FULLY UNDERWRITTEN BUILD CHART



Height	Minimum Weight	Preferred Plus*		Preferred	Standard	T2	T3	T4	T5	T6	T7	T8
		Male	Female									
4'10"	84	135	125	142	150	186	193	203	208	212	217	222
4'11"	88	140	129	147	155	193	200	210	215	220	225	230
5'0"	91	144	133	152	160	199	207	217	222	227	232	238
5'1"	95	148	138	157	165	206	214	224	230	235	240	246
5'2"	99	153	142	162	170	213	221	232	237	243	248	254
5'3"	102	158	147	166	175	220	228	239	245	251	256	262
5'4"	105	165	152	172	180	227	235	247	253	259	265	270
5'5"	109	168	154	177	185	234	243	255	261	267	273	279
5'6"	111	174	162	182	190	241	250	263	269	275	281	288
5'7"	115	179	166	187	195	249	258	271	277	284	290	296
5'8"	118	184	171	193	200	256	266	279	286	292	299	305
5'9"	121	190	176	198	205	264	274	287	294	301	308	314
5'10"	124	195	181	204	212	271	282	296	303	310	317	324
5'11"	128	201	187	209	217	279	290	304	311	319	326	333
6'0"	131	207	192	216	224	287	298	313	320	328	335	342
6'1"	135	212	197	221	232	295	306	322	329	337	344	352
6'2"	139	218	203	228	237	303	315	331	338	346	354	362
6'3"	142	224	208	234	242	312	324	340	348	356	364	372
6'4"	146	230	215	240	248	320	332	349	357	365	373	382
6'5"	149	236	219	247	254	328	341	358	366	375	383	392
6'6"	154	242	225	253	260	337	350	367	376	385	393	402
6'7"	158	249	231	260	266	346	359	377	386	395	403	412

*Only available for Sage IUL.

If height and weight is not listed, please call for a risk assessment. Any weight loss over 10 pounds within one year, add one-half (½) of weight loss to current weight. Underweight individuals may require a table rating.

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Financial underwriting is a key part of the underwriting process. It is an important step when determining the purpose of coverage for a client, the insurable interest and preventing possible anti-selection against the client or Sagacor. Insurable interest must show a financial loss for the owner/beneficiary if the insured dies prematurely (subject to state laws). A cover letter is always welcomed to help explain any details to help financially underwrite an application. You will need to complete a Financial Questionnaire for any face amount over \$1,000,000 (Personal – Form 5073, Business – Form 5074).

BANKRUPTCY

We will typically consider an individual for coverage once any type of bankruptcy has been discharged. If bankruptcy has been discharged within two years, a cover letter would be helpful in explaining the circumstances that caused the bankruptcy and help Underwriting determine the insured’s financial status.

BUY/SELL AGREEMENT

- Provide the value of the company, the method of valuation, ownership percentages of each owner and net income of business. A copy of the buy/sell agreement may be required.
- Write a cover letter explaining purpose of the coverage and any additional information that would help Underwriting understand the purpose of coverage.
- Complete Financial Questionnaire (Business) Form 5074.

KEY PERSON

- Provide the reason the insured is a key person and what the financial impact the insured’s premature death will have on the company.
- Complete Financial Questionnaire (Business) Form 5074.

CHARITABLE GIVING

- Provide the insured’s average annual giving and any key duties or responsibilities that the insured performs or holds for the charity.

INCOME REPLACEMENT

See income factor table below. Income factors shown can be subject to Underwriting’s discretion. (IC = Individual Consideration)

INCOME FACTOR	
Under 18 years old	(IC)
18 – 39 years old	25x
40 – 50 years old	20x
51 – 60 years old	15x
60 – 65 years old	10x
65 – 70 years old	5x
>70 years old	(IC)

NON-WORKING SPOUSE/CHILDREN

We will allow equal coverage of the working spouse up to \$1,000,000. Amounts above \$1,000,000 will be individually considered. Children will be allowed up to one-half (½) of their parents’ coverage. All siblings should have like coverage or like premium payments. If siblings do not have like coverage, please provide an explanation.

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AVOCATION/HAZARDOUS SPORTS

We will consider clients who participate in various avocations and hazardous sports. Please complete the following questionnaires to properly classify the applicant in a risk class.

- Aerial sports (Form 5076)
- Aviation (Form 5071)
- Motor Sports (Form 5076)
- Rock or Mountain Climbing (Form 5076)
- Underwater Diving (Form 5076)

CRIMINAL HISTORY

We will typically consider applicants with misdemeanors. Applicants must be off probation or parole for over a year. Please provide all details of the crime including the location and date of the crime. Any applicant with history of a felony will be considered on an individual basis; please contact Underwriting for a risk assessment.

DRIVING HISTORY

A Motor Vehicle Report (MVR) is ordered on all fully underwritten products.

- Provide a valid driver's license number for the applicant.
- If applicant does not have a valid driver's license, please provide an explanation as to why the client does not have a license.

FOREIGN TRAVEL (SUBJECT TO STATE LAW)

We will consider applicants traveling to foreign countries (certain restrictions apply).

- Purpose of travel, duration and destination will be required.
- Complete a Foreign Travel and Residence Questionnaire (Form 5070).

RESIDENCY

We will consider U.S. citizens and U.S. permanent residents for coverage. If the applicant is a permanent resident, the alien registration number (USCIS number, A number) must be provided. A copy of the Resident Alien Card (AKA Green Card) along with a completed Foreign Travel and Residence Questionnaire (Form 5070) will be helpful to expedite underwriting. Canadian citizens can be considered on an individual basis. Please contact Underwriting for a risk assessment.

TABLE RATINGS

The maximum table rating on all Sagikor fully underwritten products is Table 8 (300%)

FLAT EXTRAS

Flat extras start at a rate of \$2.50 per thousand. This means that for every \$1,000 in coverage, \$2.50 is added to the annual premium.

- Example: A \$50,000 policy will have an additional premium of \$125.00 annually (50 x \$2.50)

REINSURANCE LIMITS

- 18-79 Auto bind limit: \$10,000,000
- 80-85 Auto bind limit: \$5,000,000
- Retention: \$500,000
- Table ratings could effect auto bind limits

APPROVED VENDORS

Sagicor will be responsible for ordering all medical requirements unless instructed by the agency or producer. Sagicor will follow up with the paramedical companies, and the status will be provided on our website under pending policies.

PREFERRED PARAMEDICAL VENDOR

APPS - American Para Professional Systems, Inc.

800-727-2101

<https://appslive.com/>

APPROVED PARAMEDICAL VENDORS

EMSI - Examination Management Services, Inc.

800-872-3674

www.emsinet.com

ExamOne

877-933-9261

www.examone.com

APS VENDORS

PARAMEDS.COM, A PDC COMPANY

718-575-2000

www.parameds.com

APS REIMBURSEMENTS

We will reimburse up to \$100.00 under the following condition: the invoice must be submitted directly to Sagicor Life Insurance Company Underwriting with a Sagicor Life Insurance Company policy number included on the invoice. Our email address is:

underwriting@sagicorlifeusa.com.

SagicorProducer.com

ADDITIONAL RESOURCES

- Producer Operation Manual, [Form 4280](#)
- Acelewriting Process Brochures:
 - Periodic Premium Indexed Universal Life Insurance, [Form 9148](#)
 - Periodic Premium Whole Life Insurance, [Form 4912](#)
 - WealthCare Indexed Single Premium Universal Life Insurance, [Form WC-AG1012](#)

IMPORTANT REMINDER: UNDERWRITING REQUIREMENTS SUBMISSION

All medical requirements must be faxed or uploaded through the agent portal at www.sagicoragent.com. Under **Sales Tools**, select *Secure Upload Tool*. Please include a cover letter with the policy number and any applicable case and agency contact information.

- Fax underwriting requirements should use the following fax number: **480-425-5143**.
- Any additional correspondence may be sent to underwriting@sagicorlifeusa.com.