

7 Reasons to Buy a Fixed Indexed Annuity



Have you recently wondered if the volatility in the market might indicate that today is the perfect time to consider an annuity? Wouldn't protecting your premium give you peace of mind?

- 1. The problem with the future is that it arrives before we are ready.**
The time to plan for retirement is now. A low premium in a Fixed Indexed Annuity now could help provide a meaningful stream of income later.
- 2. When your working days come to an end, so does your salary.** Employer provided pensions and social security can no longer solely be counted on to provide sufficient income in retirement. So where will the money come from? Annuities are designed expressly for the purpose of accumulation and supplementing retirement income.
- 3. Saving wisely for the future requires diversity.** Traditional savings plans may guarantee principal and a fixed rate of return. Fixed Indexed annuities could offer a greater rate of return but the same safety of premium.
- 4. Investments such as mutual funds can sometimes offer greater potential returns but also expose you to greater risk of market volatility and loss of principal.** Fixed Indexed annuities allow you to participate in the upside movement of the market without subjecting you to potential downside risks.
- 5. Annuities offer triple tax deferred growth¹.** You earn interest on your premium and bonus, your earnings on the premium and bonus will earn interest and the money in your account that would go to pay your taxes earns interest.
- 6. Fixed Indexed annuities offer you the choice of how to allocate your funds.** Additionally, most offer no-penalty access to a portion of your money, under certain circumstances.³
- 7. Buying an annuity today is a great way to help provide a steady stream of income for a more secure retirement later.**

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Sage Select Fixed Indexed Single Premium Deferred Annuity from Sagicor Life Insurance Company provides an opportunity to benefit from an upturn in the market while protecting your premium and credited interest when the market is down.



- 4% premium bonus 100% vested on day 1
- 50% cumulative no-penalty withdrawals (10% annually, beginning year 2)
- Return of premium after year 3 (assuming no withdrawals)
- Low minimum \$2,000 premium (Qualified and Non-Qualified)
- Triple tax-deferred growth¹
- Waiver of surrender charges²
- Multiple interest crediting strategies
- Transfers among the crediting strategies at the end of each 1-year term period
- No market value adjustment
- Guaranteed minimum withdrawal benefit

Contact me today to learn more

Refer to the contract and contract provisions for details. Contracts and riders not available in all states. State variations may apply. Withdrawals made prior to age 59½ may be subject to tax penalties.

1. Information is based on our understanding of current applicable tax laws and is not intended as legal or tax advice. We suggest you consult your attorney, accountant, or tax advisor.

2. Nursing Home Facility or Confined Care Facility Confinement. Maximum Free Withdrawal Percentage will be 100% when certain nursing or confined care facility confinement conditions are met (beginning day 1). Not available in CA and SD.

3. Please see the contract to review qualification specifications.

This product may not be suitable for all consumers.