

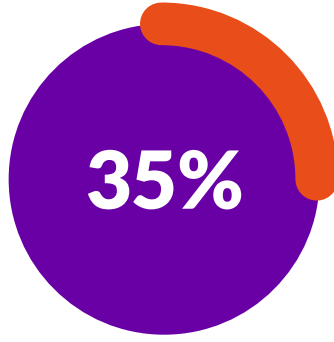


NEW SPECTRUM LIFE FINAL EXPENSE WHOLE LIFE INSURANCE

FAST FACTS ABOUT LIFE INSURANCE



1/5 people who have life insurance say they don't have enough



Of households would feel the financial impact within 1 month if the primary wage earner died

NATIONAL MEDIAN FUNERAL COSTS ²

\$8,755

Adult funeral with burial and viewing

\$8,755

Adult funeral with cremation and viewing

\$2,100

Services fee charged by many funeral homes



WHAT IS FINAL EXPENSE LIFE INSURANCE?

Final expense life insurance is a type of whole life insurance that provides your family with a cash benefit at the time of death to help cover end-of life expenses quickly.

BENEFITS OF FINAL EXPENSE LIFE INSURANCE



Adult funeral with burial and viewing



Adult funeral with cremation and viewing



Services fee charged by many funeral homes

WHAT CAN FINAL EXPENSE LIFE INSURANCE HELP PAY FOR?

YOUR FAMILY CAN USE THE DEATH BENEFIT PROCEEDS HOWEVER THEY WANT!



Funeral or cremation costs



Hospital or hospice bills



Savings fund



College fund for grandchildren



WHEN IS THE BEST TIME TO BUY FINAL EXPENSE LIFE INSURANCE?

Since age and health determine the cost of your premium, now may be the best time to get life insurance coverage. Otherwise, your premium cost could increase as you get older.

PEACE ASSURED FINAL EXPENSE WHOLE LIFE INSURANCE

[1] 2018 Insurance Barometer Study, Life Happens and LIMRA - <https://lifehappens.org/blog/2018-barometer-study/>

[2] 2017 General Price List Survey, National Funeral Directors Association - <http://www.nfda.org/news/statistics>

[3] The issuance of the policy may depend upon the answers to the health questions in the application.

[4] Neither New Spectrum Life, Sagicor, LLC, nor their agents provide tax, legal, estate planning, or accounting advice. Please consult with your tax and/or legal advisor for information specific to your situation.

[5] Premium rate and coverage are guaranteed as long as scheduled payments are made

**Look forward to the years ahead,
knowing your loved ones
are protected**

**New Spectrum Life
Final Expense Whole Life Insurance**

CONSUMER BROCHURE

www.newspectrumlife.com

Wise Financial Thinking for Life®



**new
spectrum
life**

Wise Financial Thinking for Life

New Spectrum Life's coverage is underwritten through Sagicor Life Insurance Company. Sagicor is a full-service life insurance company that helps clients make wise financial decisions today to ensure that they're protected tomorrow. They are licensed in 45 states plus the District of Columbia. Sagicor is rated "A-" (Excellent) by A.M. Best Company (4th best out of 16 possible ratings), affirmed as of September 11, 2020. This rating is based on Sagicor's financial strength and ability to meet its ongoing obligations. Sagicor is a wholly-owned subsidiary of Sagicor Financial Company Limited¹, one of the oldest insurance groups in the Americas, with operations in 21 countries, mainly in the United States, Latin America and the Caribbean. Sagicor is committed to offering customers world-class service with integrity and value.

**To learn more about New Spectrum Life visit our
website at newspectrumlife.com or**

Why should you consider **New Spectrum Final Expense Whole Life Insurance**

Probably the last thing you'd want your loved ones to be concerned about is how to pay for final expenses. In fact, your family may not realize that the costs associated with funeral services need to be paid upfront.

The national average cost of a traditional funeral with a viewing, burial and vault is \$9,135. Unfortunately, this does not include cemetery, monument or marker costs.

New Spectrum life can give you the peace of mind, knowing that your loved ones won't have to sell assets or borrow money to pay the funeral home and other expenses. With a New Spectrum policy, your family would receive a cash payout within days of your passing. This final expense protection can provide them the serenity of knowing they'll have funds to cover:

- Funeral and burial costs
- Medical bills
- Outstanding debt

And, you can make sure your loved ones inherit a memorable legacy that can boost their savings or help send your grandchildren to college.

NO MEDICAL EXAM³ REQUIRED

Skip the medical exam and lab tests. Just answer a few simple health questions online — that's it. And because your New Spectrum life policy is a type of permanent life insurance, you won't ever need a medical exam for the life of your policy.

QUICK DEATH BENEFIT PAYOUT

New spectrum life final expense whole life insurance benefits are typically paid out within a few days of the required documents having been received. Death benefit proceeds are received by beneficiary(ies) income tax-free and with no restrictions on how the money can be used.⁴

GUARANTEED RATE AND COVERAGE FOR THE LIFE OF YOUR POLICY

As long as you make your scheduled payments, your coverage and rate are locked in for the life of your policy.⁵

A choice of options to meet your needs and fit your budget

Simply think about what you'd like to accomplish, and choose a New spectrum life coverage amount that can help you meet your goals. In addition to funeral expenses, you'll want to factor in the possibility of outstanding medical bills, estate and probate costs, inflation, and even potential time lost from work for family members.

What are you planning for?	Consider these coverage amounts	Payments as low as
A simple cremation or direct burial	\$5,000 - \$10,000	\$25/month*
A full-service funeral with a visitation, formal service and burial	\$15,000 - \$20,000	\$35/month*
The ability to create a loving memory by providing a legacy in addition to covering final expenses	\$25,000 - \$50,000	\$55/month*

When's the best time to buy life insurance?

There's no better time than now to purchase your policy, because age and health the cost of your premium.

Footnotes

- ¹ New Spectrum Life Financial Company is a separate entity and is not responsible for the insurer's financial condition or contractual obligations.
- ² National Funder Directors Association, July 18, 2019.
- ³ tThe issuance of the policy may depend upon the answers to the health questions in the application. New Spectrum Life is not Guaranteed-Issue.
- ⁴ Neither Sagicor, New Spectrum Life, nor its agents, provide tax, legal, estate planning, or accounting advice. Please consult with your tax and/or legal advisor for information specific to your situation.

* New Spectrum Life is not Guaranteed-Issue. The amount of coverage provided depends upon the policy selected, and the premium will vary with the amount of coverage selected. The issuance of the policy may depend upon the answers to the health questions in the application. Different premiums and minimum Face Amount coverage in the following states: \$5,001 in WA, \$15,001 in IA, NV, NC and UT, \$20,001 in OR and \$25,001 in WV.

This material is for informational purposes. If there is a conflict with this document, the terms of the applicable policy and rider control. In order to obtain a complete understanding, please request and read the policy or rider provisions carefully as this is not intended to be a substitute for the policy or rider. Neither New Spectrum Life, Sagicor Life Insurance Company, nor its agents provide tax, legal or accounting advice. Please consult with your tax and/or legal advisor for information specific to your situation.

Policies and riders not available in all states. State variations may apply.

Policy Forms: ICC191018, ICC191019, ICC191020, ICC096033

New Spectrum Life Final Expense Whole Life is issued by Sagicor Life Insurance Company
(Home Office: Scottsdale, Arizona).

Not FDIC insured • Not insured by any federal agency
Not a deposit or other obligation of the bank • Not bank guaranteed

Sagicor Life Insurance Company

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

For more information, please call us at 888-724-4267, ext. 4680.





YOUR END-OF- LIFE PLAN

8 THINGS YOU MAY
NEED TO DO



**new
spectrum
life**

YOUR END-OF- LIFE PLAN

Map out some time and take care of your end-of-life details so your family doesn't have to. It may not be the most fun you'll have all weekend, but you'll probably feel more at peace. You'll take control and make the plans that ensure your loved ones don't have stress piled on top of grief when you pass.

Explore these 8 things you may need to do as part of your end-of-life plan.

1. WRITE A WILL

Only 44% of Americans have a written will*. Why is it important to have a will? A written will can help leave out any guesswork for your family members when you're gone. Your family will know exactly how to handle and distribute your assets, as well as ensure your wishes are honored.

What if you don't have a will? Without a will, state law determines how your property is distributed, and this may not be in accordance with your wishes.



2. PLAN ADVANCE CARE

Advance care planning is an ongoing process that helps you plan for your current and future medical treatment. It helps make sure that you receive medical treatment that is consistent with your personal or cultural preferences. Without planning advance care, your family or doctors may be forced to make quick medical decisions that may not comply with your wishes.

Advance care planning starts by having conversations with your loved ones and doctors. Since your health care needs may change as you age, your advance care plan may change as well. Having ongoing conversations helps ensure medical decisions can be made quickly and are consistent with your wishes.

*2016 Gallup Poll: <https://news.gallup.com/poll/191651/majority-not.aspx>

3. ASSIGN A POWER OF ATTORNEY

A power of attorney (or POA) has legal authority to handle your legal and financial matters if you're unable to do so while you're still alive. This could include paying any bills, managing your bank accounts, overseeing investments and filing tax returns. For instance, if you become mentally or physically incapacitated, your POA will be able to take care of those responsibilities.

4. CREATE A TRUST

A trust is a fiduciary arrangement where a third party or trustee holds assets on behalf of one or more beneficiaries. Typically, trusts are established so that assets can be distributed accurately according to the trustor's wishes. The trustor can specify when and to whom distributions are made.

Since trusts usually avoid the probate process, your beneficiaries may gain access to funds more quickly than assets transferred using a will.



5. ARRANGE YOUR SENIOR CARE

There is no better time than now to start planning your senior living and care arrangements. Four things to keep in mind when deciding what will best fit your needs are: your health, your financial situation, where you want to live (at home or in a facility) and the level of independence you wish to have. Then talk to family members and close friends about your plans and the options you're considering



6. ORGANIZE DOCUMENTS

When you pass, your loved ones will be consumed with grief, but they don't have to be overwhelmed with paperwork.

Organize all of your important documents, such as estate planning, medical, financial and legal accounts, and personal information, so that they are easy to access.



7. BUY LIFE INSURANCE

Life insurance isn't one-size-fits-all, so it is important to do your research to determine which policy can best support your needs. The premise of life insurance is that you purchase a policy and then make monthly payments (premiums). This way, when you pass, your beneficiary receives the amount of money specified in your policy.

Final expense life insurance is a type of whole life insurance meant to help your family quickly cover end-of-life expenses, such as funeral or medical bills. With New Spectrum Life final expense whole life insurance, death benefit proceeds are dispersed quickly, rates are locked in and there is no medical exam required*.

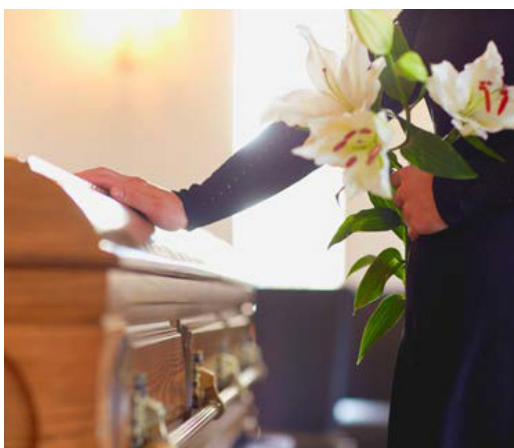


In 2017, the national median cost of an adult funeral with burial and viewing was \$8,755*.

8. PLAN YOUR FUNERAL

Funeral plans help relieve financial and emotional stress for your family. In your funeral plans, you can specify how your remains should be handled: buried, cremated, donated to science, etc. You may also specify funeral homes, arrangements or service details. While some prefer simple memorial services, others may prefer more grandiose funeral arrangements. You can include your wishes in your will or you can verbally let someone know.

Since funeral bills are typically due before the funeral happens, final expense life insurance can help alleviate the financial burden of paying for a funeral and allow your loved ones to cope with the loss. New Spectrum Life final expense whole life insurance offers three defined final expense options: Basic, Classic, and Grand. We also offer customizable options that you can build with the help of one of our noncommissioned licensed life insurance representatives.



*2017 National Funeral Directors Association General Price List Survey: <http://www.nfda.org/news/statistics>

NEW SPECTRUM LIFE FINAL EXPENSE WHOLE LIFE INSURANCE



New Spectrum Life, Sagikor, LLC, nor their licensed insurance professionals do not provide tax, legal, estate planning, or accounting advice. Please consult with your tax and/or legal advisor(s) for information specific to your situation.

New Spectrum Life Final Expense Whole Life is issued by Sagikor Life Insurance Company (Sagikor), Scottsdale, AZ (Home Office). Insurance and annuities issued by Sagikor Life Insurance Company have limitations and restrictions including surrender charges. Not available in all states.

Form Number: 9251