

5 reasons to have life insurance as part of a plan for care



The average 65-year-old has a 70%¹ chance of needing care services and will incur \$120,900² in care-related expenses.



The percentage of Americans aged 65 or older with significant disabilities is expected to rise substantially in the future.²



Annual costs average \$50,000 for those receiving care at home and \$100,000 for care in a nursing home.³



Many elder care services are not covered by Medicare and “Medigap” plans.



By 2033, more than 11 million seniors aged 75 or older will need support services, but won't be able to pay for it or qualify for Medicaid.⁴

Explore options for your future

A licensed insurance professional can help you decide if life insurance should be part of your plan for care. While Sagicor's life insurance and fixed annuity products are not long-term care insurance, they can play an important role in protecting you as you age.

Our WealthCare Indexed Single Premium Universal Life Insurance lets you keep control of your assets while offering you:

- The ability to pass on an income tax-free legacy to your beneficiaries.
- Chronic illness protection that pays a cash benefit, so you can stretch your dollars and receive the care you may need in the comfort of your home.^{5,6}
- The confidence of knowing you can get a full return of your premium if you ever need cash.⁷

Let's talk about your needs to see if WealthCare is right for you.

Licensed Insurance Agent:

Agency:

Address:

Telephone:

Email:

Rely on the experience of Sagicor

For more than 65 years, Sagicor Life Insurance Company has continued to help people protect what's important in their lives and create wealth to help them achieve financial goals. Know that your policy is backed by a financial leader dedicated to providing insurance and solutions to meet your needs. Sagicor is rated "A-" or Excellent by A.M. Best Company, which is 4th best of 16 possible ratings.

^{1,3}[Planning ahead can help families afford long-term care amid inflation \(cnbc.com\)](#)

²[Long-Term Care Services and Supports for Older Americans: Risks and Financing, 2022 Research Brief \(hhs.gov\)](#)

⁴[Another Inflation Stress: Rising Costs of Senior-Living Homes Strain Families - WSJ](#)

⁵Not all rate classes will be eligible for chronic illness protection. Not long-term care insurance.

⁶Chronic illness is not available in CA.

⁷Less any withdrawals, indebtedness, and benefit payments.

Products issued by Sagicor Life Insurance Company and offered by _____, a licensed insured agent. Home Office: Scottsdale, AZ. Products not available in all states, and state variations may apply. Sagicor does not provide tax or estate planning advice. You should consult with your tax advisor(s). Annuities and life insurance products have limitations and restrictions, including surrender charges. Sagicor issues other fixed annuities and life insurance products with similar features, benefits, limitations and restrictions. Contact Sagicor for more information. Policy Forms: ICC191021, 1021CA, 1021FL, 1021, and 1021ND. Rider Forms: ICC196070, 6070, ICC196073, 6073, ICC196069, 6069, ICC196071, 6071, ICC196072, and 6072.

Sagicor is rated "A-" (Excellent) by A.M. Best Company (4th best out of 16 possible ratings), affirmed as of November 4, 2021. Rating and guarantees based on the claims-paying ability of Sagicor Life Insurance Company.