

# overview

Ultra 75 is an equity linked insurance plan available to anyone above the age of 80, which offers a flexible approach to your personal financial planning needs while providing life coverage.

You can contribute any premium, subject to a minimum amount determined by the company from time to time. You can select the amount of life insurance coverage required today and ensure that it helps to maintain its value in real terms by choosing indexation. If you desire you can increase the life insurance benefit by more than the rate of indexation or decrease it to suit any new circumstances in the future.

A percentage of each basic premium paid is invested each month on your behalf in the interest fund. A percentage of each additional premium is invested in the Sagicor Caymans Interest Funds ( Excluding the Interest Fund).You may determine the portion of these additional premiums to be allocated to each fund. Apart from basic sum insured, the returns from the interest fund, and the rider benefits, if purchased, the benefits payable under this plan are not guaranteed, but will fluctuate with the market values of the asset supporting the funds,

## features and benefits

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### **Additional Benefits**

You may add to your plan any of the following additional benefits [riders] for a small extra premium:

1. Accidental Death and Dismemberment
2. Total Disability Waiver of Premiums
3. Payor Waiver of Premiums