

# State Product Approvals as of 01-15-2016

Click on each State for Approved Optional Riders & Benefits



LIFE INSURANCE COMPANY

4343 N. Scottsdale Rd., Suite 300  
Scottsdale, Arizona 85251/800-531-5067  
www.sagicorlifeusa.com

	Sage Term -10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Platinum Fixed Indexed Universal Life	Sage Whole Life	Gold Interest Sensitive Single Premium Whole Life	Gold Fixed Indexed Single Premium Whole Life	Sage Select FIA - Fixed Indexed Annuity	Sage Choice SPDA - Single Premium Deferred Annuity	Gold Single Premium Immediate Annuity (SPIA)
<a href="#">Alabama</a>	x	▲	▲	■	▲	▲	●	●	●
<a href="#">Arizona</a>	x	▲	▲	■	▲	▲	●	●	●
<a href="#">Arkansas</a>	x	▲	▲	■	▲	▲	●	●	●
<a href="#">California</a>	x	▲	▲	■	▲	▲	●	●	●
<a href="#">Colorado</a>	x	▲	▲	■	▲	▲	●	●	●
<a href="#">Delaware</a>	x	▲	▲	■	▲	▲	●	●	●
<a href="#">District of Columbia</a>	x	▲	▲	■	▲	▲	●	●	●
<a href="#">Florida</a>	■	▲	■	■	▲	▲	●	●	●
<a href="#">Georgia</a>	x	▲	▲	■	▲	▲	●	●	●
<a href="#">Hawaii</a>	x	▲	▲	■	▲	▲	●	●	●
<a href="#">Idaho</a>	x	▲	▲	■	▲	▲	●	●	●
<a href="#">Illinois</a>	x	▲	■	■	■	■	●	●	●
<a href="#">Indiana</a>	x	▲	▲	■	▲	▲	●	●	●
<a href="#">Iowa</a>	x	▲	▲	■	▲	▲	●	●	●
<a href="#">Kansas</a>	x	▲	▲	■	▲	▲	●	●	●
<a href="#">Kentucky</a>	x	▲	▲	■	▲	▲	●	●	●
<a href="#">Louisiana</a>	x	▲	▲	■	N/A	N/A	●	●	●
<a href="#">Maryland</a>	x	▲	▲	■	▲	▲	●	●	●
<a href="#">Massachusetts</a>	x	▲	▲	■	N/A	N/A	●	●	●
<a href="#">Michigan</a>	x	▲	▲	■	▲	▲	●	●	●
<a href="#">Minnesota</a>	x	▲	▲	■	▲	▲	●	●	●
<a href="#">Mississippi</a>	x	▲	▲	■	▲	▲	●	●	●
<a href="#">Missouri</a>	x	▲	▲	■	▲	▲	●	●	●
<a href="#">Montana</a>	N/A	N/A	N/A	◆	◆	N/A	◆	N/A	◆
<a href="#">Nebraska</a>	x	▲	▲	■	▲	▲	●	●	●
<a href="#">Nevada</a>	x	▲	▲	■	▲	▲	●	●	●
<a href="#">New Hampshire</a>	x	▲	N/A	■	N/A	N/A	●	N/A	N/A
<a href="#">New Jersey</a>	x	▲	▲	■	▲	N/A	●	●	●
<a href="#">New Mexico</a>	x	▲	▲	■	▲	▲	●	●	●
<a href="#">North Carolina</a>	x	▲	▲	■	▲	N/A	●	●	●
<a href="#">North Dakota</a>	x	▲	▲	■	▲	▲	●	●	●
<a href="#">Ohio</a>	x	▲	▲	■	▲	▲	●	●	●
<a href="#">Oklahoma</a>	x	▲	▲	■	▲	▲	●	●	●
<a href="#">Oregon</a>	x	▲	▲	■	N/A	N/A	●	●	●
<a href="#">Pennsylvania</a>	x	▲	▲	■	N/A	N/A	●	●	●
<a href="#">Rhode Island</a>	x	▲	▲	■	▲	▲	●	●	●
<a href="#">South Carolina</a>	x	▲	▲	■	▲	▲	●	●	●
<a href="#">South Dakota</a>	x	▲	N/A	■	▲	▲	●	●	●
<a href="#">Tennessee</a>	x	▲	▲	■	▲	▲	●	●	●
<a href="#">Texas</a>	x	▲	▲	■	▲	▲	●	●	●
<a href="#">Utah</a>	x	▲	▲	■	▲	▲	●	●	●
<a href="#">Virginia</a>	x	▲	▲	■	■	N/A	●	●	●
<a href="#">Washington</a>	x	▲	■	■	▲	▲	●	●	●
<a href="#">West Virginia</a>	x	▲	▲	■	▲	▲	●	●	●
<a href="#">Wisconsin</a>	x	▲	▲	■	▲	▲	●	●	●
<a href="#">Wyoming</a>	x	▲	▲	■	▲	▲	●	●	●

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Product availability and features may vary by state.  
**FOR PRODUCER USE ONLY**  
**DO NOT DISTRIBUTE**

- Product Approved
  - ◆ Product Approved with Unisex Rates
  - ▲ Product Approved - Accelerated Death Benefit is payable due to Terminal Condition or Chronic Illness
  - x Product Approved - Accelerated Death Benefit is payable due to Terminal Condition or Nursing Home Confinement
  - Product Approved - Accelerated Death Benefit is only payable due to Terminal Condition
- N/A means that the Product is not available in that state at this time