

Multi-year guaranteed single premium deferred annuity (MYGA) rates up to 5.05%!



This is great news for clients who want guaranteed growth and principal protection with a Milestone Max MYGA¹ or Milestone MYGA². Consider a fixed annuity laddering strategy, featuring a series of staggered MYGA guarantees for 3 to 7 contract years, to help your clients increase their retirement savings.

Milestone Max MYGA Rates¹

Premium Levels	Guarantee Period/Contract Year Term				
	3-Year ^{3, 4}	4-Year ^{3, 4}	5-Year ^{3, 4}	6-Year ^{3, 4}	7-Year ^{3, 4}
\$75,000+	4.65%	4.65%	5.05%	5.00%	5.00%
\$25,000+	4.40%	4.40%	4.80%	4.80%	4.85%

Milestone MYGA Rates² (CALIFORNIA ONLY)

Premium Levels	Guarantee Period/Contract Year Term				
	3-Year ^{3, 4}	4-Year ^{3, 4}	5-Year ^{3, 4}	6-Year ^{3, 4}	7-Year ^{3, 4}
\$100,000+	4.60%	4.60%	5.00%	4.95%	4.95%
\$50,000+	4.35%	4.35%	4.75%	4.75%	4.80%
\$15,000+	3.60%	3.80%	4.30%	4.40%	4.45%

Sagikor's MYGAs offer these great advantages:

- MYGA renewal commission program
- 10% penalty-free withdrawals beginning contract year two (year one for renewals)
- Issue availability through age 90
- Convenient eApplication
- Contract eDelivery or paper delivery
- Full account value payable at death

PLUS Milestone Max MYGA¹ adds even MORE liquidity features:

- Required minimum distributions (RMDs) available contract year one⁵
- Surrender charge waivers for terminal illness and nursing home confinement⁵
- Annuitization available after contract year one⁵

For more information about Sagicor's Milestone Max MYGA or Milestone MYGA, call the Producer Resource Center at **888-724-4267, ext. 4680**, or email **PRC@SagicorLifeUSA.com**.

Visit us online at **SagicorProducer.com**.

¹Milestone Max MYGA is not available in California.

²Milestone MYGA is only available in California.

³Years referenced are contract year terms. Interest rates are current as of September 26, 2025. Current rates and the renewal commission program are subject to change at any time and at the discretion of Sagicor Life Insurance Company.

⁴Milestone Max MYGA's and Milestone MYGA's Guaranteed Minimum Interest Rate, following the Initial Guaranteed Interest Rate, is currently 1.65%.

⁵Applies to Milestone Max MYGA only.

Products issued by Sagicor Life Insurance Company. Home Office: Scottsdale, AZ. Products not available in all states, and state variations may apply. Sagicor does not provide tax or estate planning advice. Your client(s) should consult with their 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. Contract Forms: ICC243010, 3010, 3010FL, and 3008CA. Rider Forms: ICC246080, 6080, and 6080FL.

Sagicor is rated "A-" (Excellent) by A.M. Best Company (4th best out of 16 possible ratings), affirmed as of April 9, 2025. Rating and guarantees based on the claims-paying ability of Sagicor Life Insurance Company.

Current Crediting Strategies/Rates as of July 15, 2025

Producer Resource Center (PRC) 888-724-4267, ext. 4610
SagikorProducer.com



Annuity Products			
Product	Crediting Strategies	National Rate	California Rate
Sage Accumulator Fixed Indexed Single Premium Deferred Annuity* 5-Year (\$75,000+ Premium) Contract Forms: ICC173007, 3007, 3007FL.24, and 3007CA	iShares® MSCI EAFE ETF – Par Strategy: Participation rate	65.00%	64.50%
	iShares MSCI Emerging Markets ETF – Par Strategy: Participation rate	60.00%	59.50%
	iShares ESG Aware MSCI USA ETF – Par Strategy: Participation rate	52.00%	51.50%
	S&P 500® Index – Cap Strategy: Cap	10.50%	10.40%
	S&P 500® Index – Par Strategy: Participation rate	58.00%	57.50%
	Declared Rate Strategy: Fixed interest rate	5.00%	4.95%
Sage Accumulator Fixed Indexed Single Premium Deferred Annuity* 7-Year (\$75,000+ Premium) Contract Forms: ICC173007, 3007, 3007FL.24, and 3007CA	iShares MSCI EAFE ETF – Par Strategy: Participation rate	65.00%	64.50%
	iShares MSCI Emerging Markets ETF – Par Strategy: Participation rate	60.00%	59.50%
	iShares ESG Aware MSCI USA ETF – Par Strategy: Participation rate	52.00%	51.50%
	S&P 500® Index – Cap Strategy: Cap	10.50%	10.40%
	S&P 500® Index – Par Strategy: Participation rate	58.00%	57.50%
	Declared Rate Strategy: Fixed interest rate	5.00%	4.95%
Sage Accumulator Fixed Indexed Single Premium Deferred Annuity* 10-Year (\$75,000+ Premium) Contract Forms: ICC173007, 3007, 3007FL.24, and 3007CA	iShares MSCI EAFE ETF – Par Strategy: Participation rate	65.00%	64.50%
	iShares MSCI Emerging Markets ETF – Par Strategy: Participation rate	60.00%	59.50%
	iShares ESG Aware MSCI USA ETF – Par Strategy: Participation rate	52.00%	51.50%
	S&P 500® Index – Cap Strategy: Cap	10.50%	10.40%
	S&P 500® Index – Par Strategy: Participation rate	58.00%	57.50%
	Declared Rate Strategy: Fixed interest rate	5.00%	4.95%

Current Crediting Strategies/Rates as of July 15, 2025

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Annuity Products			
Product	Crediting Strategies	National Rate	California Rate
Sage Accumulator Fixed Indexed Single Premium Deferred Annuity* 5-Year (\$25,000 - \$74,999 Premium) Contract Forms: ICC173007, 3007, 3007FL.24, and 3007CA	iShares MSCI EAFE ETF - Par Strategy: Participation rate	60.00%	59.50%
	iShares MSCI Emerging Markets ETF - Par Strategy: Participation rate	55.00%	54.50%
	iShares ESG Aware MSCI USA ETF - Par Strategy: Participation rate	47.00%	46.50%
	S&P 500® Index - Cap Strategy: Cap	9.50%	9.40%
	S&P 500® Index - Par Strategy: Participation rate	53.00%	52.50%
	Declared Rate Strategy: Fixed interest rate	4.50%	4.45%
Sage Accumulator Fixed Indexed Single Premium Deferred Annuity* 7-Year (\$25,000 - \$74,999 Premium) Contract Forms: ICC173007, 3007, 3007FL.24, and 3007CA	iShares MSCI EAFE ETF - Par Strategy: Participation rate	60.00%	59.50%
	iShares MSCI Emerging Markets ETF - Par Strategy: Participation rate	55.00%	54.50%
	iShares ESG Aware MSCI USA ETF - Par Strategy: Participation rate	47.00%	46.50%
	S&P 500® Index - Cap Strategy: Cap	9.50%	9.40%
	S&P 500® Index - Par Strategy: Participation rate	53.00%	52.50%
	Declared Rate Strategy: Fixed interest rate	4.50%	4.45%
Sage Accumulator Fixed Indexed Single Premium Deferred Annuity* 10-Year (\$25,000 - \$74,999 Premium) Contract Forms: ICC173007, 3007, 3007FL.24, and 3007CA	iShares MSCI EAFE ETF - Par Strategy: Participation rate	60.00%	59.50%
	iShares MSCI Emerging Markets ETF - Par Strategy: Participation rate	55.00%	54.50%
	iShares ESG Aware MSCI USA ETF - Par Strategy: Participation rate	47.00%	46.50%
	S&P 500® Index - Cap Strategy: Cap	9.50%	9.40%
	S&P 500® Index - Par Strategy: Participation rate	53.00%	52.50%
	Declared Rate Strategy: Fixed interest rate	4.50%	4.45%