

Milestone Max Multi-Year Guaranteed Single Premium Deferred Annuity¹ (Milestone Max MYGA)

PRODUCT GUIDE



Product Details

Product Description	Single premium, tax-deferred fixed annuity featuring guaranteed rates with no front-end charges or annual fees
Current Rates	View current Milestone Max MYGA rates
Guarantee Periods	<ul style="list-style-type: none">• 3, 4, 5, 6 or 7 contract years
Issue Ages	Owner and annuitant: <ul style="list-style-type: none">• 15 days to 90 years
Minimum Premium	<ul style="list-style-type: none">• Low Band: \$25,000+ (qualified and non-qualified)• High Band: \$75,000+ (qualified and non-qualified)
Maximum Premium	<ul style="list-style-type: none">• \$1,000,000• Higher amounts require Home Office approval
Application	<ul style="list-style-type: none">• eApplication only• Contract eDelivery or paper delivery
Annual Fees	<ul style="list-style-type: none">• None
Guaranteed Surrender Value	<ul style="list-style-type: none">• 87.50% of the premium paid accumulated at the non-forfeiture rate and adjusted by net withdrawals
Maturity Date	<ul style="list-style-type: none">• Contract anniversary following the annuitant's 100th birthday
Death of Owner²	<ul style="list-style-type: none">• Death benefit will be paid if the owner dies before the maturity date• Lump sum or an available settlement option may be chosen
Death of Annuitant²	<ul style="list-style-type: none">• If the annuitant dies before the maturity date and while the owner is still living, the owner will become the annuitant unless other written notice is received.• If the owner is not a natural person, a new annuitant may not be designated.
Termination	<p>Contract terminates on the earliest of:</p> <ul style="list-style-type: none">• Date the death benefit is paid,• Maturity date,• Date the owner requests termination or a payout option, or• Termination of the contract due to a surrender value of less than \$250 <p>Upon termination, any surrender value will be paid to the owner.</p>

Access to Contract Values

Annuitization	<p>Annuity payments may begin:</p> <ul style="list-style-type: none"> Between the contract's first anniversary and the maturity date, or After the maturity date, but prior to the owner's death.
Required Minimum Distributions (RMDs)	<p>Penalty-free RMDs are available:</p> <ul style="list-style-type: none"> In the first contract year, in an amount up to the contract's full RMD amount Sagicor has calculated for the applicable calendar year; and After the first contract year, in an amount Sagicor has calculated for the applicable calendar year, less any amount the owner has already withdrawn penalty free in the same contract year. <p>In each contract year, the total penalty-free RMD amount will reduce, by an equal amount, the amount available to the owner to otherwise withdraw penalty free.</p>
Penalty-Free Withdrawals: Nursing Home/Confined Care Facility Confinement³	<p>The owner may take a penalty-free withdrawal of up to 100% of the accumulation value if, after the effective date:</p> <ul style="list-style-type: none"> The owner had not been confined and continues to be confined to a nursing home facility or confined care facility either: <ul style="list-style-type: none"> Any time from the date of the application to the contract effective date, or For at least 30 consecutive days any time in the prior year from the contract effective date, and The owner had been or has been confined to a nursing home facility or confined care facility for at least 90 consecutive days. <p>The owner does not have to be confined when the qualification determination form is submitted.</p>
Penalty-Free Withdrawals: Terminal Illness³	<p>The owner may take a penalty-free withdrawal of up to 100% of the accumulation value if, after the first contract year:</p> <ul style="list-style-type: none"> The owner has been diagnosed with a terminal illness (12 months) by a licensed physician, and The first diagnosis of terminal illness occurred after the effective date. <p>Sagicor may require:</p> <ul style="list-style-type: none"> Clinical, radiological, histological and laboratory evidence of the terminal illness at the owner's expense, or An exam or tests by a licensed physician of our choice at Sagicor's expense.
Penalty-Free Withdrawals: Annual³	<ul style="list-style-type: none"> After the first contract year, the owner may take a penalty-free withdrawal of up to 10% of the accumulation value. Minimum withdrawal amount is \$500 <p>For owners subject to RMDs, in each contract year, the total penalty-free RMD amount will reduce, by an equal amount, the amount available to the owner to otherwise withdraw penalty free.</p>
Penalty-Free Withdrawal Window³	<ul style="list-style-type: none"> A partial or total withdrawal of principal and credited interest can be taken without a surrender charge or Market Value Adjustment (MVA) within 30 days following the start of any subsequent surrender charge period. The owner will receive written notice before any penalty-free window begins. If no action is taken, guarantee periods will automatically renew with a new guaranteed credited interest rate, subject to a surrender charge and MVA.

Access to Contract Values

Surrender Charges	Guarantee Period	1 st	2 nd	3 rd	4 th	5 th	6 th	7 th
	3-Year	9.00%	8.00%	7.00%				
	4-Year	9.00%	8.00%	7.00%	6.00%			
	5-Year	9.00%	8.00%	7.00%	6.00%	5.00%		
	6-Year	9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	
	7-Year	9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%
Subsequent Surrender Charge Period(s)	<ul style="list-style-type: none"> Subsequent surrender charge periods will repeat as follows: <ul style="list-style-type: none"> Twice for the 3-year and 4-year guarantee periods⁴ Once for the 5-year and 6-year guarantee periods⁵ Never for the 7-year guarantee period When all subsequent surrender charge periods have been completed, the guaranteed credited interest rate will renew on an annual basis, at which time no surrender charge or MVA will be in effect. 							
Market Value Adjustment (MVA)	<ul style="list-style-type: none"> During the surrender charge period, an MVA will apply to any: <ol style="list-style-type: none"> Partial withdrawal above the maximum penalty-free withdrawal amount, or Full surrender. Depending on interest rate changes, the MVA may increase or decrease the benefits payable under the contract, but it will never reduce the cash surrender value below the guaranteed surrender value. MVAs do not apply to penalty-free withdrawals or the death benefit. 							
Payout Options	<ul style="list-style-type: none"> Income for Fixed Period Life Income Joint and Survivor Life Annuity Income of Fixed Amount 							

¹Milestone Max MYGA is not available in California.

²If the owner is not a natural person (e.g., entity), the death of the annuitant or entity dissolution will be treated as the death of the owner.

³Withdrawals made prior to age 59½ are subject to ordinary income taxation and a 10.00% tax penalty.

⁴In Florida, once for the 4-year guarantee period.

⁵In Florida, the 6-year guarantee period does not repeat.

The information contained in this product guide is summary in nature. If you have questions about the contract, please contact Sagicor's Producer Resource Center at 888-724-4267, ext. 4680.

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 clients 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, and 3010FL. 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 October 20, 2023. Rating and guarantees based on the claims-paying ability of Sagicor Life Insurance Company.

SAGICOR LIFE INSURANCE COMPANY

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CLIENT SERVICES

888-724-4267, ext. 4610

PRODUCER RESOURCE CENTER

888-724-4267, ext. 4680



Sage Accumulator Fixed Indexed Single Premium Deferred Annuity (Sage Accumulator FIA)

PRODUCT GUIDE



Product Details

Product Description	Sage Accumulator FIA offers principal protection and growth opportunities via interest crediting strategies linked to the performance of the S&P 500® Index, three iShares® ETFs from BlackRock, or a fixed rate.
Current Rates	<u>View current Sage Accumulator FIA rates</u>
Surrender Charge Periods	<ul style="list-style-type: none">• 5, 7 or 10 contract years
Issue Ages	Owner and annuitant: <ul style="list-style-type: none">• 15 days to 90 years
Minimum Premium	<ul style="list-style-type: none">• Low Band: \$25,000+ (qualified and non-qualified)• High Band: \$75,000+ (qualified and non-qualified)
Maximum Premium	<ul style="list-style-type: none">• \$1,000,000• Higher amounts require Home Office approval
Application	<ul style="list-style-type: none">• eApplication only• Contract eDelivery or paper delivery
Annual Fees	<ul style="list-style-type: none">• None
Guaranteed Surrender Value	<ul style="list-style-type: none">• 87.50% of the premium paid accumulated at the non-forfeiture rate and adjusted by net withdrawals
Allocation Date	<ul style="list-style-type: none">• Date funds are allocated to the strategies• 1st, 5th, 10th, 15th, 20th or 25th day of the month• Determines contract years and anniversaries
Transfers/Reallocations	<ul style="list-style-type: none">• Contract value transfers among the available interest crediting options are permitted at the end of each 1-year term period.
Maturity Date	<ul style="list-style-type: none">• Contract anniversary following the annuitant's 100th birthday
Death of Owner¹	<ul style="list-style-type: none">• Death benefit will be paid if the owner dies before the maturity date• Lump sum or an available payout option may be chosen
Death of Annuitant¹	<ul style="list-style-type: none">• If the annuitant dies before the maturity date and while the owner is living, the owner will become the annuitant unless other written notice is received.• If the owner is not a natural person, a new annuitant may not be designated.

Termination	<p>Contract terminates on the earliest of:</p> <ul style="list-style-type: none"> • Date the death benefit is paid, • Maturity date, • Date the owner requests termination or a payout option, or • Termination of the contract due to a surrender value of less than \$250 <p>Upon termination, any surrender value will be paid to the owner.</p>
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Interest Crediting Strategy Options

Options linked to the S&P 500® Index	<p>S&P 500® Index – Cap Strategy This strategy uses a Cap rate to credit interest based on the performance of the S&P 500® Index.</p> <ul style="list-style-type: none"> • Annual point-to-point term • Guaranteed to be credited no less than 0.00% due to negative performance • 1.00% Guaranteed Minimum Cap Rate <p>S&P 500® Index – Par Strategy This strategy uses a Participation rate to credit interest based on the performance of the S&P 500® Index.</p> <ul style="list-style-type: none"> • Annual point-to-point term • Guaranteed to be credited no less than 0.00% due to negative performance • 10.00% Guaranteed Minimum Participation Rate
Options linked to iShares ETFs from BlackRock	<p>iShares MSCI EAFE ETF – Par Strategy iShares MSCI Emerging Markets ETF – Par Strategy iShares ESG Aware MSCI USA ETF – Par Strategy Each strategy uses a Participation rate to credit interest based on the performance of the iShares ETF.</p> <ul style="list-style-type: none"> • Annual point-to-point term • Guaranteed to be credited no less than 0.00% due to negative performance • 10.00% Guaranteed Minimum Participation Rate
A fixed rate	<p>Declared Rate Strategy This strategy uses a fixed rate declared annually by Sagicor.</p> <ul style="list-style-type: none"> • Interest credited daily • 1.00% Guaranteed Minimum Declared Rate

Access to Contract Values

Penalty-Free Withdrawals: Annual²	<ul style="list-style-type: none"> • After the first contract year, the owner may take a penalty-free withdrawal of up to 10% of the accumulation value. • Minimum withdrawal amount is \$500 <p>For owners subject to required minimum distributions (RMDs), in each contract year, the total penalty-free RMD amount will reduce, by an equal amount, the amount available to the owner to otherwise withdraw penalty free.</p>
Penalty-Free Withdrawals: Nursing Home/Confined Care Facility Confinement^{2, 3}	<p>The owner may take a penalty-free withdrawal of up to 100% of the accumulation value if, after the effective date:</p> <ul style="list-style-type: none"> • The owner had not been confined and continues to be confined to a nursing home facility or confined care facility either: <ul style="list-style-type: none"> – Any time from the date of the application to the contract effective date, or – For at least 30 consecutive days any time in the prior year from the contract effective date, and • The owner had been or has been confined to a nursing home facility or confined care facility for at least 90 consecutive days. <p>The owner does not have to be confined when the qualification determination form is submitted.</p>

Access to Contract Values

Penalty-Free Withdrawals: Terminal Illness^{2, 3}	<p>The owner may take a penalty-free withdrawal of up to 100% of the accumulation value if, after the first contract year:</p> <ul style="list-style-type: none">• The owner has been diagnosed with a terminal illness by a licensed physician, and• The first diagnosis of terminal illness occurred after the effective date. <p>Sagicor may require:</p> <ul style="list-style-type: none">• Clinical, radiological, histological and laboratory evidence of the terminal illness at the owner's expense, or• An exam or tests by a licensed physician of our choice at Sagicor's expense.										
RMDs	<p>Penalty-free RMDs are available, by company practice:</p> <ul style="list-style-type: none">• In the first contract year, in an amount up to the contract's full RMD amount Sagicor has calculated for the applicable calendar year; and• After the first contract year, in an amount Sagicor has calculated for the applicable calendar year, less any amount the owner has already withdrawn penalty free in the same contract year. <p>In each contract year, the total penalty-free RMD amount will reduce, by an equal amount, the amount available to the owner to otherwise withdraw penalty free.</p>										
Annuitization	<p>Annuity payments may begin:</p> <ul style="list-style-type: none">• Between the contract's first anniversary and the maturity date, or• After the maturity date, but prior to the owner's death. <p>Annuitization options:</p> <ul style="list-style-type: none">• Period Certain• Life with Period Certain• Life Only• Joint and Survivor Life• Fixed Amount										
Surrender Charges	Surrender Charge Period	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th
	5-Year	9.00%	8.00%	7.00%	6.00%	5.00%					
	7-Year	9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%			
	10-Year	9.00%	9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%	2.00%	1.00%
Market Value Adjustment (MVA)	<ul style="list-style-type: none">• During the 5-, 7- or 10-year surrender charge period, an MVA will apply to any:<ol style="list-style-type: none">1. Partial withdrawal above the maximum penalty-free withdrawal amount, or2. Full surrender.• Depending on interest rate changes, the MVA may increase or decrease the benefits payable under the contract, but it will never reduce the cash surrender value below the guaranteed surrender value. MVAs do not apply to penalty-free withdrawals or the death benefit.										

¹If the owner is not a natural person (e.g., entity), the death of the annuitant or entity dissolution will be treated as the death of the owner.

²Withdrawals made prior to age 59½ are subject to ordinary income taxation and a 10.00% tax penalty.

³Not long-term care insurance.

The information contained in this product guide is summary in nature. If you have questions about the contract, please contact Sagicor's Producer Resource Center at 888-724-4267, ext. 4680.

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Your clients do not participate in the performance of any securities investment. Credited interest, if any, is limited by the application of interest rate caps and participation rates. Indexes are unmanaged and index returns do not reflect dividends. Your clients do not receive index or iShares returns.

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Sagicor is rated "A-" (Excellent) by A.M. Best Company (4th best out of 16 possible ratings), affirmed as of October 20, 2023. Rating and guarantees based on the claims-paying ability of Sagicor Life Insurance Company.

SAGICOR LIFE INSURANCE COMPANY

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Sage Accumulator Fixed Indexed Single Premium Deferred Annuity (Sage Accumulator FIA)

PRODUCT GUIDE — CALIFORNIA



Product Details

Product Description	Sage Accumulator FIA offers principal protection and growth opportunities via interest crediting strategies linked to the performance of the S&P 500® Index, three iShares® ETFs from BlackRock, or a fixed rate.
Current Rates	<u>View current Sage Accumulator FIA rates</u>
Surrender Charge Periods	<ul style="list-style-type: none">• 5, 7 or 10 contract years
Issue Ages	Owner and annuitant: <ul style="list-style-type: none">• 15 days to 90 years
Minimum Premium	<ul style="list-style-type: none">• Low Band: \$25,000+ (qualified and non-qualified)• High Band: \$75,000+ (qualified and non-qualified)
Maximum Premium	<ul style="list-style-type: none">• \$1,000,000• Higher amounts require Home Office approval
Application	<ul style="list-style-type: none">• eApplication only• Contract eDelivery or paper delivery
Annual Fees	<ul style="list-style-type: none">• None
Guaranteed Surrender Value	<ul style="list-style-type: none">• 90.8% of the premium paid accumulated at 3.85% years 1-10, followed by 1.35% year 11 and thereafter, adjusted by withdrawals
Allocation Date	<ul style="list-style-type: none">• Date funds are allocated to the strategies• 1st, 5th, 10th, 15th, 20th or 25th day of the month• Determines contract years and anniversaries
Transfers/Reallocations	<ul style="list-style-type: none">• Contract value transfers among the available interest crediting options are permitted at the end of each 1-year term period.
Maturity Date	<ul style="list-style-type: none">• Contract anniversary following the annuitant's 100th birthday
Death of Owner¹	<ul style="list-style-type: none">• Death benefit will be paid if the owner dies before the maturity date• Lump sum or an available payout option may be chosen
Death of Annuitant¹	<ul style="list-style-type: none">• If the annuitant dies before the maturity date and while the owner is living, the owner will become the annuitant unless other written notice is received.• If the owner is not a natural person, a new annuitant may not be designated.

Termination	<p>Contract terminates on the earliest of:</p> <ul style="list-style-type: none"> • Date the death benefit is paid, • Maturity date, • Date the owner requests termination or a payout option, or • Termination of the contract due to a surrender value of less than \$250 <p>Upon termination, any surrender value will be paid to the owner.</p>
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Interest Crediting Strategy Options

Options linked to the S&P 500® Index	<p>S&P 500® Index – Cap Strategy This strategy uses a Cap rate to credit interest based on the performance of the S&P 500® Index.</p> <ul style="list-style-type: none"> • Annual point-to-point term • Guaranteed to be credited no less than 0.00% due to negative performance • 1.00% Guaranteed Minimum Cap Rate <p>S&P 500® Index – Par Strategy This strategy uses a Participation rate to credit interest based on the performance of the S&P 500® Index.</p> <ul style="list-style-type: none"> • Annual point-to-point term • Guaranteed to be credited no less than 0.00% due to negative performance • 10.00% Guaranteed Minimum Participation Rate
Options linked to iShares ETFs from BlackRock	<p>iShares MSCI EAFE ETF – Par Strategy iShares MSCI Emerging Markets ETF – Par Strategy iShares ESG Aware MSCI USA ETF – Par Strategy Each strategy uses a Participation rate to credit interest based on the performance of the iShares ETF.</p> <ul style="list-style-type: none"> • Annual point-to-point term • Guaranteed to be credited no less than 0.00% due to negative performance • 10.00% Guaranteed Minimum Participation Rate
A fixed rate	<p>Declared Rate Strategy This strategy uses a fixed rate declared annually by Sagicor.</p> <ul style="list-style-type: none"> • Interest credited daily • 1.00% Guaranteed Minimum Declared Rate

Access to Contract Values

Penalty-Free Withdrawals: Annual²	<ul style="list-style-type: none"> • After the first contract year, the owner may take a penalty-free withdrawal of up to 10% of the accumulation value. • Minimum withdrawal amount is \$500 <p>For owners subject to required minimum distributions (RMDs), in each contract year, the total penalty-free RMD amount will reduce, by an equal amount, the amount available to the owner to otherwise withdraw penalty free.</p>
Penalty-Free Withdrawals: Nursing Home/Confined Care Facility Confinement^{2, 3}	<p>The owner may take a penalty-free withdrawal of up to 100% of the accumulation value if, after the effective date:</p> <ul style="list-style-type: none"> • The owner had not been confined and continues to be confined to a nursing home facility or confined care facility either: <ul style="list-style-type: none"> – Any time from the date of the application to the contract effective date, or – For at least 30 consecutive days any time in the prior year from the contract effective date, and • The owner had been or has been confined to a nursing home facility or confined care facility for at least 90 consecutive days. <p>The owner does not have to be confined when the qualification determination form is submitted.</p>

Access to Contract Values

Penalty-Free Withdrawals: Terminal Illness^{2, 3}	<p>The owner may take a penalty-free withdrawal of up to 100% of the accumulation value if, after the first contract year:</p> <ul style="list-style-type: none"> • The owner has been diagnosed with a terminal illness by a licensed physician, and • The first diagnosis of terminal illness occurred after the effective date. <p>Sagikor may require:</p> <ul style="list-style-type: none"> • Clinical, radiological, histological and laboratory evidence of the terminal illness at the owner's expense, or • An exam or tests by a licensed physician of our choice at Sagikor's expense. 										
RMDs	<p>Penalty-free RMDs are available, by company practice:</p> <ul style="list-style-type: none"> • In the first contract year, in an amount up to the contract's full RMD amount Sagikor has calculated for the applicable calendar year; and • After the first contract year, in an amount Sagikor has calculated for the applicable calendar year, less any amount the owner has already withdrawn penalty free in the same contract year. <p>In each contract year, the total penalty-free RMD amount will reduce, by an equal amount, the amount available to the owner to otherwise withdraw penalty free.</p>										
Annuitization	<p>Annuity payments may begin:</p> <ul style="list-style-type: none"> • Between the contract's first anniversary and the maturity date, or • After the maturity date, but prior to the owner's death. <p>Annuitization options:</p> <ul style="list-style-type: none"> • Period Certain • Life with Period Certain • Life Only • Joint and Survivor Life • Fixed Amount 										
Surrender Charges	Surrender Charge Period	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th
	5-Year	8.40%	8.35%	7.35%	6.30%	5.30%					
	7-Year	8.40%	8.35%	7.35%	6.30%	5.30%	4.25%	3.20%			
	10-Year	8.40%	8.35%	7.35%	6.30%	5.30%	4.25%	3.20%	2.15%	1.05%	0.00%

¹If the owner is not a natural person (e.g., entity), the death of the annuitant or entity dissolution will be treated as the death of the owner.

²Withdrawals made prior to age 59½ are subject to ordinary income taxation and a 10.00% tax penalty.

³Not long-term care insurance.

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Sagicor is rated "A-" (Excellent) by A.M. Best Company (4th best out of 16 possible ratings), affirmed as of October 20, 2023. Rating and guarantees based on the claims-paying ability of Sagicor Life Insurance Company.

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