

Current Crediting Strategies and Rates

As of August 19, 2026



SAGE ACCUMULATOR FIXED INDEXED SINGLE PREMIUM DEFERRED ANNUITY

Contract Forms: ICC173007, 3007, 3007FL.24, and 3007CA

HIGH BAND (Premium Amount: \$75,000+)

Interest Crediting Strategy	All States Except California			California ONLY		
	5-Year	7-Year	10-Year	5-Year	7-Year	10-Year
S&P 500® Index: Cap	10.75%	10.75%	10.75%	10.65%	10.65%	10.65%
S&P 500® Index: Par	58.00%	57.00%	56.00%	57.50%	56.50%	55.50%
iShares® ESG Aware MSCI USA ETF: Par	53.00%	52.00%	51.00%	52.50%	51.50%	50.50%
iShares MSCI EAFE ETF: Par	60.00%	59.00%	58.00%	59.50%	58.50%	57.50%
iShares MSCI Emerging Markets ETF: Par	37.00%	36.00%	35.00%	36.50%	35.50%	34.50%
Declared Rate	5.00%	5.00%	5.00%	4.95%	4.95%	4.95%

LOW BAND (Premium Amount: \$25,000 - \$74,999)

Interest Crediting Strategy	All States Except California			California ONLY		
	5-Year	7-Year	10-Year	5-Year	7-Year	10-Year
S&P 500® Index: Cap	9.75%	9.75%	9.75%	9.65%	9.65%	9.65%
S&P 500® Index: Par	53.00%	52.00%	51.00%	52.50%	51.50%	50.50%
iShares ESG Aware MSCI USA ETF: Par	48.00%	47.00%	46.00%	47.50%	46.50%	45.50%
iShares MSCI EAFE ETF: Par	55.00%	54.00%	53.00%	54.50%	53.50%	52.50%
iShares MSCI Emerging Markets ETF: Par	32.00%	31.00%	30.00%	31.50%	30.50%	29.50%
Declared Rate	4.50%	4.50%	4.50%	4.45%	4.45%	4.45%

MILESTONE MAX MULTI-YEAR GUARANTEED SINGLE PREMIUM DEFERRED ANNUITY

NOT AVAILABLE IN CALIFORNIA Contract Forms: ICC243010, 3010, 3010FL

Premium Levels	Guarantee Period/Contract Year Term				
	3-Year	4-Year	5-Year	6-Year	7-Year
\$75,000+	5.20%	5.20%	5.75%	5.75%	5.90%
\$25,000+	4.95%	4.95%	5.50%	5.55%	5.75%
Guaranteed Minimum Interest Rate: 1.15%					

MILESTONE MULTI-YEAR GUARANTEED SINGLE PREMIUM DEFERRED ANNUITY
ONLY AVAILABLE IN CALIFORNIA Contract Forms: 3008CA

Premium Levels	Guarantee Period/Contract Year Term				
	3-Year	4-Year	5-Year	6-Year	7-Year
\$100,000+	5.15%	5.15%	5.70%	5.70%	5.85%
\$50,000+	4.90%	4.90%	5.45%	5.50%	5.70%
\$15,000+	4.15%	4.35%	5.00%	5.15%	5.35%
Guaranteed Minimum Interest Rate: 1.15%					

Interest rates, Participation Rates, and Caps are current as of August 19, 2026. Current rates, Caps, Pars, and the multi-year guaranteed annuity (MYGA) renewal commission program are subject to change at any time and at the discretion of Sagicor Life Insurance Company.

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