

## An overview of the S&P 500® Index

Whether you own a Sagicor indexed life insurance or fixed indexed annuity policy, credited interest may be enhanced by allocating funds to a crediting strategy linked to the performance of the S&P 500® Index. Even though the money you allocate to this indexed crediting strategy is not directly invested in the S&P 500® Index, you should understand how the Index invests. Below is important information about the S&P 500® Index.

### Objective

The S&P 500® Index seeks to track the performance of an index composed of 500 large-cap U.S. companies.

### Top 10 constituents by Index weight\*

Constituent	Symbol
MICROSOFT CORP	MSFT
APPLE INC	AAPL
NVIDIA CORP	NVDA
AMAZON.COM INC	AMZN
META PLATFORMS INC CLASS A	META
ALPHABET INC A	GOOGL
BERKSHIRE HATHAWAY B	BRK.B
ALPHABET INC C	GOOG
ELI LILLY & CO	LLY
BROADCOM INC	AVGO

\*Based on CICS® sectors. Holdings are subject to change.

### Top five sectors\*

- 1 Information technology
- 2 Financials
- 3 Health care
- 4 Consumer discretionary
- 5 Communication services

### Facts about the S&P 500® Index

- ✔ It is one of the most widely-followed U.S. indexes.
- ✔ The Index is the single best benchmark of large-cap U.S. stocks.
- ✔ Share prices and performance can be **tracked daily**.

ETF benchmark: S&P 500® Index

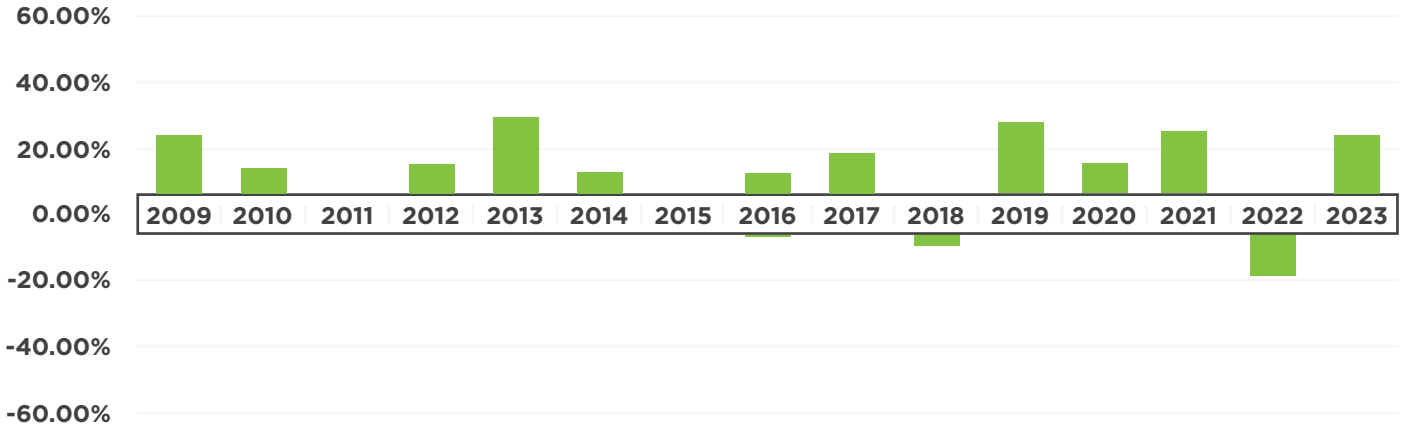
ETF ticker symbol: SPX

\***S&P Dow Jones Indices**. Fact sheet data as of March 31, 2024.

## Performance\*

Annualized average price return	1-year	3-year	5-year	10-year	15-year
	24.23%	8.29%	13.73%	9.94%	11.73%

## Historical price returns of the S&P 500® Index\*



The above charts show the historical performance of the S&P 500® Index from December 31, 2008, to December 29, 2023. Price return does not include dividends.

**The performance quoted represents past performance and does not guarantee future results.**

### \*Bloomberg

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

**Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution  
Not insured by any federal government agency • May lose value**