



Sagicor[®]

LIFE INSURANCE COMPANY



Crediting strategies including iShares[®] ETFs from BlackRock[®]

The freedom to diversify and accumulate for the future

INDEXED LIFE INSURANCE CLIENT ALLOCATION GUIDE

[Sagicor.com](https://www.sagicor.com)

THE POWER OF DIVERSIFICATION

When it comes to building your retirement nest egg or your legacy, it's never wise to put all your eggs in one basket. One smart approach can be to diversify your portfolio by choosing alternatives that can give you a broad range of opportunities in the U.S. and around the globe. In fact, diversification can potentially enhance your long-term saving goals.

Sagicor's indexed life insurance solutions combine financial protection with growth opportunities to help you accumulate wealth. When you purchase your policy, you can allocate funds into your choice of diverse interest crediting strategies, including options linked to the performance of iShares ETFs from BlackRock and the S&P 500® Index. You can select a single interest crediting strategy or multiple strategies to help accomplish your objectives. You also have the freedom to transfer or change interest crediting strategies on each policy anniversary, subject to contract provisions.

What's best of all is that you'll be able to experience interest crediting linked to the upside potential of the performance of an iShares ETF or the S&P 500® Index — without ever facing market losses, because you're never directly invested in any security or market index.



Global opportunities with interest crediting strategies linked to iShares ETFs from BlackRock

Sagicor Life Insurance Company partnered with BlackRock, Inc., the largest provider of exchange traded funds (ETFs) in the U.S. and around the world, to bring you interest crediting strategies linked to three index-tracking iShares ETFs.

iShares is a collection of ETFs managed by BlackRock. Most iShares ETFs hold a variety of company stocks or bonds and track the investment results of a benchmark bond or stock market index. The performance of these ETFs serves as criteria for the calculation of interest to be credited to your account.

Interest crediting strategies linked to ETFs can provide built-in diversification and growth potential without exposure to market risk. Even though your savings are not directly invested in any iShares ETF, you can easily monitor how the ETF invests.

If you want interest crediting opportunities and diversification with some international exposure, consider a strategy linked to:

iShares MSCI EAFE ETF

This ETF focuses on a broad range of large- and mid-cap developed market stocks from companies in Europe, Australia, Asia, and the Far East.

- ETF benchmark: MSCI EAFE Index
- ETF ticker symbol: EFA

iShares MSCI Emerging Markets ETF

This ETF concentrates on large- and mid-sized companies in emerging markets.

- ETF benchmark: MSCI Emerging Markets Index
- ETF ticker symbol: EEM

If you want interest crediting opportunities and exposure to U.S. companies that have higher ESG qualities, consider a strategy linked to:

iShares ESG Aware MSCI USA ETF

This ETF focuses on large- and mid-cap stocks of U.S. companies with positive environmental, social and governance (ESG) characteristics.

- ETF benchmark: MSCI USA Extended ESG Focus Index
- ETF ticker symbol: ESGU

U.S. opportunities with interest crediting strategies linked to the S&P 500® Index

If you believe in the strength of the U.S. economy:

Consider a crediting strategy linked to the performance of the S&P 500® Index. The Index tracks 500 of the largest U.S. publicly-traded corporations in the nation's foremost industries.

A declared rate strategy

If you want the assurance of a guaranteed minimum fixed rate:

Consider the policy's Declared Rate Strategy. You'll earn interest credited daily, based on a fixed rate declared by Sagicor, which is guaranteed to never be less than the guaranteed minimum declared rate.

Facts about the S&P 500® Index¹



One of the most widely-followed U.S. indexes



The single best benchmark of large-cap U.S. stocks



A leading gauge of future trends in the nation's economy



The advantage of tax deferral

Sagicor's crediting strategies give you the ability to earn interest on a tax-deferred basis. So, your savings can grow and compound, year after year, without being taxed. This can help you accumulate more over time.

Interest crediting opportunities based on Caps and Pars

Depending on the crediting strategy you choose, the amount of interest crediting you'll receive is determined by its interest rate ceiling (Cap) or participation rate (Par), **and will never be less than 0.00%**.

A Cap (cap rate) is a ceiling that credits up to a specified limit of the benchmark return.

A Par (participation rate) is a percentage of the gain that credits a portion of the benchmark return.

The following hypothetical examples show the mechanics of how Caps and Pars influence credited interest rates. These examples are not indicative of the actual or current crediting rates or Caps and Pars, which could be higher or lower than those shown. For more information about your policy, consult your insurance agent.

S&P 500® Index — Cap Strategy

Interest is credited up to a Cap rate, based on the performance of the S&P 500® Index.



How it's calculated

If the Cap rate is 6.00%, and the one-year performance of the S&P 500® Index is 10.00% from point-to-point, your annual interest credit would be 6.00%. If the Index yields -2.00%, you'll earn 0.00%.

Earn up to the interest rate Cap. Never earn less than 0.00%.

iShares — Par Strategy

Interest is credited using a participation rate, based on the performance of an iShares ETF.



How it's calculated

If the participation rate is 40.00%, and the one-year performance of the ETF is 10.00% from point-to-point, your annual interest credit would be 4.00%. If the ETF yields -2.00%, you'll earn 0.00%.

Earn a percentage of the ETF yield. Never earn less than 0.00%.

Learn more about the available crediting strategies

Get a more in-depth perspective. Scan the QR code or visit sagicorlife.co/creditingstrategies8 to view additional information and download PDFs of the latest quarterly fact sheets.



Plan to reach tomorrow's goals

Talk with your financial professional about choosing crediting strategies that can help you accumulate more for your future.

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Sagicor is rated “A-” (Excellent) by A.M. Best Company (4th best out of 16 possible ratings), affirmed as of November 4, 2021. Rating and guarantees based on claims-paying ability of issuing insurer.

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Not insured by any federal government agency • May lose value**



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