



**Interest crediting  
strategies including  
the S&P 500<sup>®</sup> Index  
and iShares<sup>®</sup> ETFs  
from BlackRock**

The freedom to diversify and  
accumulate for the future

# 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 approach is to diversify your portfolio across a broad range of opportunities in the U.S. and around the globe. In fact, diversification could potentially enhance your long-term financial objectives.

Sagicor's indexed universal life insurance policies and fixed indexed annuity contracts combine financial protection with growth opportunities to help you accumulate wealth. When you purchase your policy or contract, you can allocate funds into multiple interest crediting strategies, including options linked to the performance of the S&P 500® Index and three iShares ETFs from BlackRock.

Select a single interest crediting strategy or multiple strategies based on your needs. Each year, on your anniversary, you can transfer or change your interest crediting strategies, subject to your policy or contract provisions.



# 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.

## Facts about the S&P 500® Index<sup>1</sup>



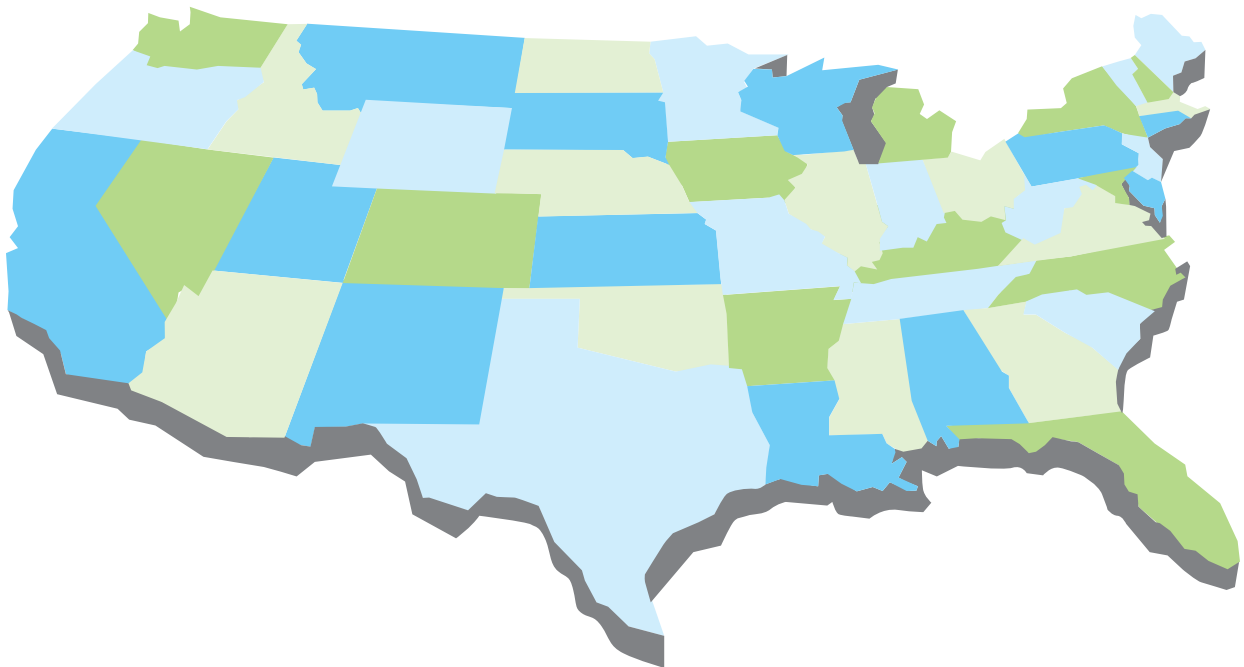
One of the most widely-followed U.S. indexes



Widely regarded as the best single gauge of large-cap U.S. equities



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



# Global opportunities with strategies linked to iShares ETFs from BlackRock

To bring you growth opportunities to help you protect and accumulate wealth, Sagicor partnered with BlackRock, Inc., a global asset manager and technology provider focused on helping millions of people invest to build savings that serve them throughout their lives. BlackRock is one of the world's largest ETF providers<sup>2</sup>, and through our partnership, your policy or contract gives you access to interest crediting strategies linked to the performance of iShares 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 indexes serves as a benchmark used by Sagicor for the calculation of interest to be credited. Credited interest is subject to caps and participation rates prior to crediting, as explained below.

Interest crediting strategies linked to ETFs offer built-in diversification and growth potential without exposure to market risk. Your savings are not directly invested in any iShares ETF.



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

✓ **iShares MSCI EAFE ETF**

This ETF seeks to track the investment results of an index composed of large- and mid-capitalization developed market equities, excluding the U.S. and Canada.

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

✓ **iShares MSCI Emerging Markets ETF**

This ETF seeks to track the investment results of an index composed of large- and mid-capitalization emerging market equities.

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

**If you are seeking interest crediting opportunities linked to U.S. companies that have a focus on environmental, social, and governance (ESG) qualities, consider a strategy linked to:**

✓ **iShares ESG Aware MSCI USA ETF**

This ETF seeks to track the investment results of an index composed of U.S. companies with positive ESG characteristics as identified by the index provider while exhibiting risk and return characteristics similar to those of the parent index.

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

## A declared rate strategy

If you are seeking a guaranteed fixed rate, consider the 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.

## 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 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 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 or contract, consult your financial professional.

# What is a Cap Strategy?

An interest rate Cap is the ceiling or specified limit of the credited interest you will receive, irrespective of the performance of the S&P 500® Index or ETF. With a Cap Strategy, when there is positive performance over a given policy or contract year, your account will receive credited interest up to the Cap.

**Cap Strategy Example Calculation**

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

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

**Cap Strategy Example Illustration**

Scenario	Index or ETF Performance	Annual Interest Credit
One-Year Gain: Above Cap	20%	6%
One-Year Gain: Below Cap	4%	4%
One-Year Loss	-5%	0%

This illustration shows how a Cap of 6% works when the one-year, point-to-point performance of the S&P 500® Index or ETF exceeds the Cap, is less than the Cap, and falls into negative territory.

# What is a Par Strategy?

A Participation rate, or Par, is a percentage of the performance of the S&P 500® Index or ETF used to calculate credited interest, if any, to the strategy. A Par Strategy gives you the opportunity to receive credited interest based on positive changes in the performance of the S&P 500® Index or ETF.

**Par Strategy Example Calculation**

If the Participation rate is 40.00%, and the one-year performance of the S&P 500® Index or ETF is 10.00% from point-to-point, your annual interest credit would be 4.00%. If the S&P 500® Index or ETF yields -2.00%, you'll earn 0.00%.

*Earn a percentage of the S&P 500® Index or ETF yield. Never earn less than 0.00%.*

**Par Strategy Example Illustration**

Change in Performance	Index or ETF Performance	Annual Interest Credit
One-Year Gain: 20.00%	20%	8%
One-Year Gain: 4.00%	4%	1.6%
One-Year Loss: -5.00%	-5%	0%

This illustration shows how a Participation rate of 40.00% works when the one-year, point-to-point performance of the S&P 500® Index or ETF increases by 20.00%, 4.00%, and falls by 5.00%.

# Learn more about the available crediting strategies



Get a more in-depth perspective. Scan the QR code or visit [sagicolife.co/creditingstrategies13](https://sagicolife.co/creditingstrategies13) to view additional information and download PDFs of the Allocation Guide and the latest quarterly fact sheets.



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# Talk to your financial professional about choosing interest crediting strategies that can help you achieve your financial objectives.

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<sup>1</sup>S&P Dow Jones Indices, S&P 500®.

<sup>2</sup><https://www.ishares.com/us/about-us>

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**You 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. You do not receive index or iShares returns.**

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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 the 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**



Wise Financial Thinking for Life®