

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
APPLE INC.	AAPL
MICROSOFT CORP	MSFT
AMAZON.COM INC.	AMZN
TESLA, INC	TSLA
ALPHABET INC A	GOOGL
ALPHABET INC C	GOOG
BERKSHIRE HATHAWAY B	BRK.B
UNITEDHEALTH GROUP INC.	UNH
JOHNSON & JOHNSON	JNJ
EXXON MOBIL CORP	XOM

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

Top five sectors*

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

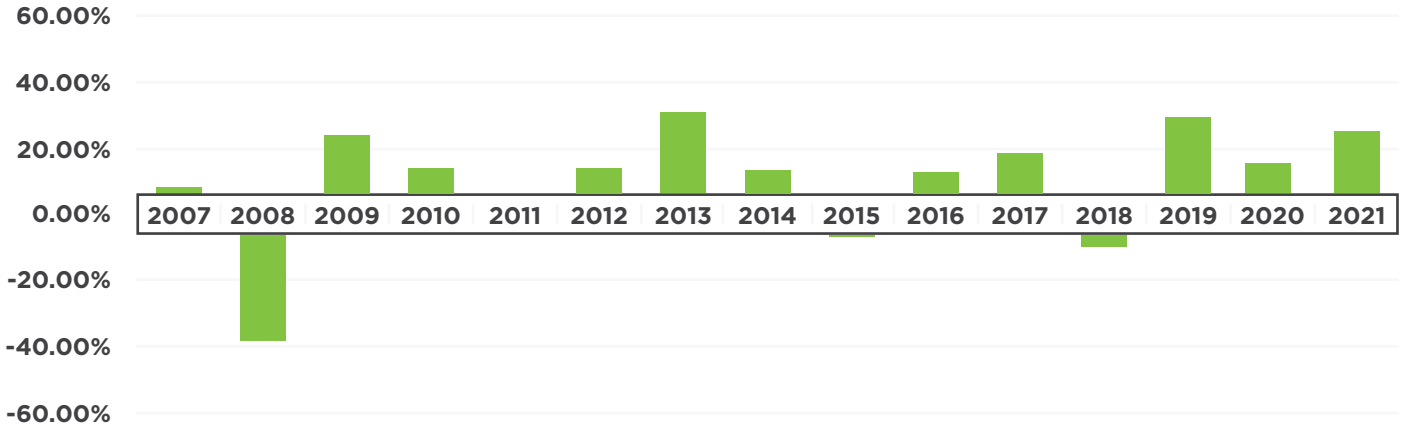
ETF ticker symbol: SPX

*[S&P Dow Jones Indices](#). Fact sheet data as of September 30, 2022.

Performance*

Annualized average price return	1-year	3-year	5-year	10-year	15-year
	26.89%	23.88%	16.31%	14.25%	8.42%

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



The above charts show the historical performance of the S&P 500® Index from December 29, 2006, to December 31, 2021. Price return does not include dividends.

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

[*S&P 500 INDEX \(^SPX\) Charts, Data & News - Yahoo Finance.](#)

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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 Sagicor Life Insurance Company.

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