

Product Overview

You've spent decades building your savings. Now, it's time for a new strategy as you set out on your retirement journey. Sagicor's Milestone Max MYGA lets you grow and protect your savings today for a reliable income stream tomorrow.

Features & Benefits

Milestone Max MYGA earns a guaranteed credited interest rate over a number of years known as a guarantee period. Your contract value grows on a tax-deferred basis with no market risk over a 3-, 4-, 5-, 6- or 7-year guarantee period.²

At the end of your initial guarantee period, you can withdraw your funds with no surrender charges during your 30-day penalty free window, leave them to grow for another guarantee period (depending on your initial guarantee period), or begin taking regular income via annuitization.

Guaranteed, Tax-Deferred Growth

- Your premium earns a guaranteed credited interest rate and your contract value compounds on a tax-deferred basis.

A Back-Up Plan for Terminal Illnesses or Nursing Home Confinement

- If you develop a terminal illness after your first contract year, or you are placed in a nursing home or confined care facility after your contract effective date, you can take a penalty-free withdrawal of up to 100% of your accumulation value.^{3,4}

Access to Annual Penalty-Free Withdrawals

- Beginning in your second contract year, you may withdraw an amount equal to 10% of the last contract anniversary's accumulation value penalty free.³
- There is a minimum withdrawal requirement of \$500.

Access to Required Minimum Distributions (RMDs)

- If your contract is qualified and you're subject to RMDs due to your age, they're available penalty-free beginning in contract year one.⁵

A Death Benefit for Loved Ones

Surrender Charges on Withdrawals – All States Except California

- In the event of your death, your beneficiary(ies) will receive the full account value.
- Beneficiaries can choose a lump sum payment or any of the available annuitization options.
- Surrender charges apply to all withdrawals above your penalty-free withdrawal limit.³ Each guarantee period has its own surrender charge schedule.
- Surrender charges are a percentage of your accumulation value and decrease over time. If your annuity renews for a new guarantee period, the surrender charge schedule resets and starts over.

Contract Year	Guarantee Period				
	3-Year	4-Year	5-Year	6-Year	7-Year
1st	9%	9%	9%	9%	9%
2nd	8%	8%	8%	8%	8%
3rd	7%	7%	7%	7%	7%
4th	-	6%	6%	6%	6%
5th	-	-	5%	5%	5%
6th	-	-	-	4%	4%
7th	-	-	-	-	3%

Footnotes

Product Footnotes and Additional Disclosure Information

¹Milestone Max MYGA is not available in California. However, Sagicor's Milestone Multi-Year Guaranteed Single Premium Deferred Annuity (**Milestone MYGA**) remains available in California.

²Years referenced are contract year terms.

³Withdrawals made prior to age 59½ are subject to ordinary income taxation and a 10.00% tax penalty.

⁴Not long-term care insurance.

⁵In the first contract year, the owner may elect to withdraw penalty free an amount up to the contract's full required minimum distribution (RMD) amount Sagicor has calculated for the applicable calendar year; and in each contract year after the first, the RMD amount that is available for the owner to elect to withdraw penalty free in that contract year is equal to the contract's RMD amount that Sagicor has calculated for the applicable calendar year less any amount that in that contract year the owner has already withdrawn penalty free. In each contract year, the total RMD amount that the owner has elected to withdraw penalty free during that contract year

will reduce by an equal amount the amount that is available to the owner during that contract year to otherwise withdraw penalty free.

If you have questions about the contract and riders, please contact your licensed insurance professional.

Products issued by Sagicor Life Insurance Company. Home Office: Scottsdale, AZ. Products not available in all states, and state variations may apply.

Sagicor does not provide tax or estate planning advice. You should consult with your tax advisor(s). Annuities and life insurance products have limitations and restrictions, including surrender charges. Guarantees are based on the claims-paying ability of Sagicor. Sagicor issues other fixed annuities and life insurance products with similar features, benefits, limitations and restrictions. Contact Sagicor for more information. Contract Forms: ICC243010, 3010, and 3010FL. Rider Forms: ICC246080, 6080, and 6080FL.

Sagicor is rated "A-" (Excellent) by A.M. Best Company (4th 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 FDIC insured. Not insured by any federal agency. Not a deposit or other obligation of the bank. Not bank guaranteed.