Current Crediting Strategies and Rates

As of November 7, 2026

Sagicor
LIFE INSURANCE COMPANY

Sage Accumulator Fixed Indexed Single Premium Deferred Annuity (Sage Accumulator FIA)

High Band (Premium Amount: $75,000+)

	All States Except California			California Only		
Interest Crediting Strategy	**5-Year**	**7-Year**	**10-Year**	**5-Year**	**7-Year**	**10-Year**
S&P 500® Index: Cap	11.50%	11.50%	11.50%	11.40%	11.40%	11.40%
S&P 500® Index: Guaranteed Cap	10.25%	10.25%	10.25%	N/A	N/A	N/A
S&P 500® Index: Par	58.00%	57.00%	56.00%	57.50%	56.50%	55.50%
iShares® ESG Aware MSCI USA ETF: Par	53.00%	52.00%	51.00%	52.50%	51.50%	50.50%
iShares MSCI EAFE ETF: Par	60.00%	59.00%	58.00%	59.50%	58.50%	57.50%
iShares MSCI Emerging Markets ETF: Par	37.00%	36.00%	35.00%	36.50%	35.50%	34.50%
Declared Rate	5.00%	5.00%	5.00%	4.95%	4.95%	4.95%

Low Band (Premium Amount: $25,000 - $74,999)

	All States Except California			California Only		
Interest Crediting Strategy	**5-Year**	**7-Year**	**10-Year**	**5-Year**	**7-Year**	**10-Year**
S&P 500® Index: Cap	10.50%	10.50%	10.50%	10.40%	10.40%	10.40%
S&P 500® Index: Guaranteed Cap	9.25%	9.25%	9.25%	N/A	N/A	N/A
S&P 500® Index: Par	53.00%	52.00%	51.00%	52.50%	51.50%	50.50%
iShares ESG Aware MSCI USA ETF: Par	48.00%	47.00%	46.00%	47.50%	46.50%	45.50%
iShares MSCI EAFE ETF: Par	55.00%	54.00%	53.00%	54.50%	53.50%	52.50%
iShares MSCI Emerging Markets ETF: Par	32.00%	31.00%	30.00%	31.50%	30.50%	29.50%
Declared Rate	4.50%	4.50%	4.50%	4.45%	4.45%	4.45%

Rates for the non-guaranteed Cap and Par Strategies are set at contract issue and subject to change at each contract anniversary. Rates for the Guaranteed Cap Strategy are guaranteed through the Initial Guaranteed Cap Period and are subject to change at the Subsequent Guaranteed Cap Period, if any.

Milestone Max Multi-Year Guaranteed Single Premium Deferred Annuity (Milestone Max MYGA)
NOT AVAILABLE IN CALIFORNIA

	Guarantee Period/Contract Year Term				
Premium Levels	**3-Year**	**4-Year**	**5-Year**	**6-Year**	**7-Year**
$75,000+	5.70%	5.70%	6.20%	6.20%	6.20%
$25,000+	5.45%	5.45%	5.95%	5.95%	6.05%

Guaranteed Minimum Interest Rate: 1.15%

Milestone Multi-Year Guaranteed Single Premium Deferred Annuity (Milestone MYGA)
ONLY AVAILABLE IN CALIFORNIA

	Guarantee Period/Contract Year Term				
Premium Levels	**3-Year**	**4-Year**	**5-Year**	**6-Year**	**7-Year**
$100,000+	5.65%	5.65%	6.15%	6.15%	6.15%
$50,000+	5.40%	5.40%	5.90%	5.90%	6.00%
$15,000+	4.65%	4.65%	5.45%	5.45%	5.65%

Guaranteed Minimum Interest Rate: 1.15%

Interest rates, Participation Rates, and Caps are current as of November 7, 2026. Current rates, Caps, Pars, and the multi-year guaranteed annuity (MYGA) renewal commission program are subject to change at any time and at the discretion of Sagicor Life Insurance Company.

Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution
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Sagicor is rated A (Excellent) by AM Best Company (3rd best out of 16 possible ratings), upgraded as of July 16, 2026. Rating and guarantees based on claims-paying ability of Sagicor Life Insurance Company.