

Current Crediting Strategies and Rates

As of June 17, 2026



SAGE ACCUMULATOR FIXED INDEXED SINGLE PREMIUM DEFERRED ANNUITY

Contract Forms: ICC173007, 3007, 3007FL.24, and 3007CA

HIGH BAND (Premium Amount: \$75,000+)

Interest Crediting Strategy	All States Except California			California ONLY		
	5-Year	7-Year	10-Year	5-Year	7-Year	10-Year
S&P 500® Index: Cap	10.00%	10.00%	10.00%	9.90%	9.90%	9.90%
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	66.00%	65.00%	64.00%	65.50%	64.50%	63.50%
iShares MSCI Emerging Markets ETF: Par	59.00%	58.00%	57.00%	58.50%	57.50%	56.50%
Declared Rate	5.00%	5.00%	5.00%	4.95%	4.95%	4.95%

LOW BAND (Premium Amount: \$25,000 - \$74,999)

Interest Crediting Strategy	All States Except California			California ONLY		
	5-Year	7-Year	10-Year	5-Year	7-Year	10-Year
S&P 500® Index: Cap	9.00%	9.00%	9.00%	8.90%	8.90%	8.90%
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	61.00%	60.00%	59.00%	60.50%	59.50%	58.50%
iShares MSCI Emerging Markets ETF: Par	54.00%	53.00%	52.00%	53.50%	52.50%	51.50%
Declared Rate	4.50%	4.50%	4.50%	4.45%	4.45%	4.45%

MILESTONE MAX MULTI-YEAR GUARANTEED SINGLE PREMIUM DEFERRED ANNUITY **NOT AVAILABLE IN CALIFORNIA**

Contract Forms: ICC243010, 3010, 3010FL

Premium Levels	Guarantee Period/Contract Year Term				
	3-Year	4-Year	5-Year	6-Year	7-Year
\$75,000+	4.95%	4.95%	5.50%	5.45%	5.60%
\$25,000+	4.70%	4.70%	5.25%	5.25%	5.45%
Guaranteed Minimum Interest Rate: 1.15%					

MILESTONE MULTI-YEAR GUARANTEED SINGLE PREMIUM DEFERRED ANNUITY

ONLY AVAILABLE IN CALIFORNIA Contract Forms: 3008CA

Premium Levels	Guarantee Period/Contract Year Term				
	3-Year	4-Year	5-Year	6-Year	7-Year
\$100,000+	4.90%	4.90%	5.45%	5.40%	5.55%
\$75,000+	4.65%	4.65%	5.20%	5.20%	5.40%
\$25,000+	3.90%	4.10%	4.75%	4.85%	5.05%
Guaranteed Minimum Interest Rate: 1.15%					

iShares® and BlackRock®, and the corresponding logos, are registered trademarks of BlackRock, Inc. and its affiliates (“BlackRock”) and are used under license. BlackRock has licensed certain trademarks and trade names of BlackRock to Sagicor Life Insurance Company for certain purposes. Sagicor Life Insurance Company’s products and services are not sponsored, endorsed, sold, or promoted by BlackRock, and purchasers of such products do not acquire any interest in the iShares MSCI EAFE ETF, the iShares MSCI Emerging Markets ETF, or the iShares ESG Aware MSCI USA ETF, nor enter into any relationship of any kind with BlackRock. BlackRock makes no representations or warranties, express or implied, to the owners of any products offered by Sagicor Life Insurance Company or any member of the public regarding the advisability of purchasing any product or service offered by Sagicor Life Insurance Company. BlackRock has no obligation or liability for any errors, omissions, interruptions or use of the iShares ETFs or any data related thereto, or in connection with the operation, marketing, trading or sale of any Sagicor Life Insurance Company product or service offered by Sagicor Life Insurance Company.

For more information about iShares, see [ishares.com](https://www.ishares.com).

The S&P 500® Index is a product of S&P Dow Jones Indices LLC or its affiliates (“SPDJI”), and has been licensed for use by Sagicor Life Insurance Company (Sagicor). S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates (“S&P”); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Sagicor. Sagicor’s product(s) are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index.

Your clients 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.

Your clients do not receive index or iShares returns. Rates shown within this document are for new contract issue. Rates at contract anniversary(-ies) may be different based on product type. Please visit SagicorProducer.com to review additional product information.

Interest rates, Participation Rates, and Caps are current as of June 17, 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.

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. Your client(s) should consult with their tax advisor(s). Annuities and life insurance products have limitations and restrictions, including surrender charges. Sagicor issues other fixed annuities with similar features, benefits, limitations and restrictions. Contact Sagicor for more information.

Sagicor is rated “A-” (Excellent) by A.M. Best Company (4th best out of 16 possible ratings), affirmed as of April 9, 2025. Rating and guarantees based on claims-paying ability of Sagicor Life Insurance Company.