

# Current Crediting Strategies and Rates

As of November 21, 2025



## 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+	4.80%	4.80%	5.20%	5.25%	5.25%
\$25,000+	4.55%	4.55%	4.95%	5.05%	5.10%
Guaranteed Minimum Interest Rate: 1.65%					

**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+	4.75%	4.75%	5.15%	5.20%	5.20%
\$75,000+	4.50%	4.50%	4.90%	5.00%	5.05%
\$25,000+	3.75%	3.95%	4.45%	4.65%	4.70%
Guaranteed Minimum Interest Rate: 1.65%					

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