



Available Now with Sage Accumulator FIA: S&P 500® Index Guaranteed Cap Strategy

Our **S&P 500® Index Guaranteed Cap Strategy** is available in **approved states** starting today! Your Sage Accumulator Fixed Indexed Single Premium Deferred Annuity ([Sage Accumulator FIA](#)) clients can now choose from three strategies linked to the S&P 500® Index, three linked to iShares® ETFs from BlackRock, or the guaranteed Declared Rate.



Sage Accumulator FIA Rates: Effective September 16, 2026

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

INTEREST CREDITING STRATEGY	NATIONAL RATES*		
	5-Year ^{1,2}	7-Year ^{1,2}	10-Year ^{1,2}
S&P 500® Index: Cap	10.75%	10.75%	10.75%
S&P 500® Index: Guaranteed Cap	10.00%	10.00%	10.00%
S&P 500® Index: Par	58.00%	57.00%	56.00%
iShares ESG Aware MSCI USA ETF: Par	53.00%	52.00%	51.00%
iShares MSCI EAFE ETF: Par	60.00%	59.00%	58.00%
iShares MSCI Emerging Markets ETF: Par	37.00%	36.00%	35.00%
Declared Rate	5.00%	5.00%	5.00%

*All states except California.

[VIEW ALL RATES](#)

State Availability

The S&P 500® Index Guaranteed Cap Lock Strategy is **PENDING** in:

- California
- Florida
- Idaho
- Illinois
- North Dakota
- Oregon
- South Carolina

Please remember to confirm state availability prior to sale. **We will notify you as the new strategy is approved in these states.**

How it Works

- Rates are set at contract issue for the **Initial Guaranteed Cap Period**.
- For **the 5- and 7-year durations**, the Initial Guaranteed Cap Period is equal to the surrender charge period.
- For the **10-year duration**, the Initial Guaranteed Cap Period includes contract years 1 to 5. A new Cap will be set at contract year 6 for the **Subsequent Guaranteed Cap Period**. At this time, the client can remain in the strategy or reallocate.
- **No transfers or reallocations** are allowed during the Initial Guaranteed Cap Period and Subsequent Guaranteed Cap Period, if any.

	SURRENDER CHARGE SCHEDULE		
	5 YEARS	7 YEARS	10 YEARS
Initial Guaranteed Cap Period	5 years	7 years	5 years (contract year 1-5)
Subsequent Guaranteed Cap Period	None	None	5 years (contract year 6-10)

Updated Materials

FIA PRODUCT GUIDE

STRATEGY OVERVIEWS

FIA CLIENT GUIDE

FIA QUICK VIEW

Questions?

Call the Producer Resource Center at 888-724-4267, ext. 4680
or email PRC@SagicorLifeUSA.com.

Visit us online at SagicorProducer.com.

¹Rates shown exclude Low Band National rates and California rates. Click [here](#) to view all rates.

²Years referenced are contract year terms. Interest rates, Participation Rates, and Caps are current as of September 16, 2026. Current rates, Participation Rates, and Caps are subject to change at any time and at the discretion of Sagicor Life Insurance Company.

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