



LIFE INSURANCE COMPANY

MILESTONE MYGA

Multi-Year Guaranteed Annuity

Illustration Summary

Prepared on May 3, 2022 for

Maral Nigolian

Presented by

Jeff Affronti

Product issued by

Sagicor Life Insurance Company

WISE FINANCIAL THINKING FOR LIFE

We are committed to helping protect our family, friends and neighbors by helping them make wise financial decisions today to ensure that they're protected tomorrow.

Sagicor Life Insurance Company (Sagicor) is rated "A-" (Excellent) by A.M. Best Company (4th best out of 16 possible ratings). This rating is based on Sagicor's financial strength and ability to meet its ongoing obligations.

Founded in 1954, Sagicor is also wholly-owned by one of the oldest insurance groups in the Americas, with operations in 22 countries.

To learn more about Sagicor, visit our website at SagicorLifeUSA.com

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BC180002

MILESTONE MYGA

Multi-Year Guaranteed Annuity



ILLUSTRATION SUMMARY

Prepared for	Owner: Maral Nigolian
Prepared by	Jeff Affronti
Prepared on	05-03-2022
Premium Payment	\$500,000
Tax Qualification	Non-Qualified
Issue State	California

The Milestone MYGA is a Multi-Year Guaranteed Annuity (MYGA) which earns a fixed rate of interest and provides tax-deferred growth.

The Milestone MYGA offers:

- A guaranteed fixed annual interest rate, credited daily
- Access to funds through penalty-free withdrawals: 10% each year, starting in year two
- No annual contract fees

MILESTONE MYGA

Multi-Year Guaranteed Annuity



INTEREST CREDITING PERIOD AND INTEREST RATE

Initial Guaranteed Period	4 Years
Initial Guaranteed Interest Rate	3.65%

EXPLANATION OF TERMS AND BENEFITS

Accumulation Value	This value equals the single premium plus any applicable credited interest, less any withdrawals.													
Surrender Value	The greater of: (a) the Accumulation Value adjusted by the surrender charge, and (b) the Minimum Surrender Value.													
Minimum Surrender Value	This value is 90.8% of the premium paid accumulated at 2.00% years 1-10, followed by 1.00% year 11 and thereafter, adjusted by withdrawals													
Death Benefit	This value equals the greater of (1) the Accumulation Value at death, and (2) the Minimum Surrender Value.													
Guaranteed Renewal Periods	Two (2) additional 4 year guarantee periods followed by annual rate guarantee periods thereafter.													
Penalty Free Window	During the 30 days following the end of year 4 and 8 you may withdraw some or surrender for all your accumulation value without a surrender charge.													
Surrender Charges	Contract Year	1	2	3	4	5	6	7	8	9	10	11	12	13+
	Surrender Charge	8.40%	8.35%	7.35%	6.30%	8.40%	8.35%	7.35%	6.30%	8.40%	8.35%	7.35%	6.30%	0%

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ILLUSTRATED VALUES

Prepared for Annuitant:
Maral Nigolian
Female, 67
Premium Payment: \$500,000

END OF YEAR	ANNUAL WITHDRAWAL	GUARANTEED VALUES				HYPOTHETICAL ILLUSTRATED VALUES AT 3.65%		
		ACCUMULATION VALUE ¹	SURRENDER VALUE	MINIMUM SURRENDER VALUE	DEATH BENEFIT ²	ACCUMULATION VALUE	SURRENDER VALUE	DEATH BENEFIT ²
1	0	518,250	474,717	463,080	518,250	518,250	474,717	518,250
2	0	537,166	496,640	472,342	537,166	537,166	496,640	537,166
3	0	556,773	519,798	481,788	556,773	556,773	519,798	556,773
4*	0	577,095	544,246	491,424	577,095	577,095	544,246	577,095
5	0	578,538	534,788	501,253	578,538	598,159	552,761	598,159
6	0	579,984	536,386	511,278	579,984	619,992	573,217	619,992
7	0	581,434	542,961	521,503	581,434	642,621	599,946	642,621
8*	0	582,888	549,829	531,933	582,888	666,077	628,163	666,077
9	0	584,345	542,572	542,572	584,345	690,389	637,991	690,389
10	0	585,806	553,423	553,423	585,806	715,588	661,601	715,588

***Penalty Free Window:** For the 30 days following the end of the 4th and 8th contract years there is a Penalty Free Window where you may withdraw some or all your accumulation value without a surrender charge. These Penalty Free Window values are not reflected in the table above because the window is only available for the 30 days immediately following the end of each Guarantee Period. The below illustrates the values during the Penalty Free Window for the two additional Guaranteed Renewal Periods.

FOR 30 DAYS FOLLOWING CONTRACT YEAR	GUARANTEED VALUES			HYPOTHETICAL ILLUSTRATED VALUES AT 3.65%	
	ACCUMULATION VALUE	SURRENDER VALUE	MINIMUM SURRENDER VALUE	ACCUMULATION VALUE	SURRENDER VALUE
4	577,095	577,095	577,095	577,095	577,095
8	582,888	582,888	582,888	666,077	666,077

¹The Accumulation Value with interest at the Initial Guaranteed Interest Rate during the Initial Guarantee Period followed by the Guaranteed Minimum Interest Rate of 0.25% thereafter.

²This value equals the greater of (1) the Accumulation Value at death, and (2) the Minimum Surrender Value.

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ILLUSTRATED VALUES

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Maral Nigolian
Female, 67
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END OF YEAR	ANNUAL WITHDRAWAL	GUARANTEED VALUES				HYPOTHETICAL ILLUSTRATED VALUES AT 3.65%		
		ACCUMULATION VALUE ¹	SURRENDER VALUE	MINIMUM SURRENDER VALUE	DEATH BENEFIT ²	ACCUMULATION VALUE	SURRENDER VALUE	DEATH BENEFIT ²
11	0	587,270	558,958	558,958	587,270	741,707	692,451	741,707
12	0	588,738	564,547	564,547	588,738	768,779	725,019	768,779
13	0	590,210	590,210	570,193	590,210	796,840	796,840	796,840

¹The Accumulation Value with interest at the Initial Guaranteed Interest Rate during the Initial Guarantee Period followed by the Guaranteed Minimum Interest Rate of 0.25% thereafter.

²This value equals the greater of (1) the Accumulation Value at death, and (2) the Minimum Surrender Value.

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ILLUSTRATED SUMMARY VALUES

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Maral Nigolian
Female, 67
Premium Payment: \$500,000

			GUARANTEED VALUES				HYPOTHETICAL ILLUSTRATED VALUES AT 3.65%		
END OF YEAR	ANNUITANT'S AGE	ANNUAL WITHDRAWAL	ACCUMULATION VALUE ¹	SURRENDER VALUE	MINIMUM SURRENDER VALUE	DEATH BENEFIT ²	ACCUMULATION VALUE	SURRENDER VALUE	DEATH BENEFIT ²
3	70	0	556,773	519,798	481,788	556,773	556,773	519,798	556,773
10	77	0	585,806	553,423	553,423	585,806	715,588	661,601	715,588
20	87	0	600,617	611,324	611,324	611,324	1,024,132	1,024,132	1,024,132
23	90	0	605,132	629,848	629,848	629,848	1,140,418	1,140,418	1,140,418

¹The Accumulation Value with interest at the Initial Guaranteed Interest Rate during the Initial Guarantee Period followed by the Guaranteed Minimum Interest Rate of 0.25% thereafter.

²This value equals the greater of (1) the Accumulation Value at death, and (2) the Minimum Surrender Value.

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SETTLEMENT OPTIONS

Prepared for Annuitant:
Maral Nigolian
Female, 67
Premium Payment: \$500,000

All Contract proceeds are payable in one lump sum or under any of the available Settlement Options described below; payments under one of the Settlement Options are called Annuity Payments. The following is a hypothetical annuity income projection based on the below annuitization assumptions and assuming no prior withdrawals. The Owner may elect to begin Annuity Payments following the fifth contract anniversary (state variations may apply). Please see your Contract for complete details.

The Contract Settlement Options include:

Income for Fixed Period
Life Income, with Guaranteed Period
Life Income, with Life Only

Joint and Survivor Life Annuity
Income of Fixed Amount

Annuity Income Based on Owner's Settlement Option Rates

Assumed Annuitization Age: 90
Assumed Annuitization Option: 10 Year Fixed Period
Oldest Age at Which Annuity Payments Can Begin: 100

CONTRACT YEAR	END OF YEAR AGE	GUARANTEED VALUES			NON-GUARANTEED VALUES		
		ACCUMULATION VALUE	MONTHLY PAYMENT RATE/\$1000	MONTHLY PAYMENT	ACCUMULATION VALUE	MONTHLY PAYMENT RATE/\$1000	MONTHLY PAYMENT
10	77	585,806	8.76	5,131.66	715,588	8.76	6,268.55
23	90	605,132	8.76	5,300.96	1,140,418	8.76	9,990.06

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REQUIRED SIGNATURES

I have received a copy of this illustration and understand that any non-guaranteed elements demonstrated are subject to change and could be either higher or lower. The producer has told me they are not guaranteed. I understand that any values shown, other than guaranteed minimum values, are not guarantees, promises or warranties.

Signature of Applicant (Contract Owner)

Date

Signature of Co-Owner (if applicable)

Date

I certify that this illustration has been presented to the applicant and that I have explained that any non-guaranteed elements demonstrated are subject to change. I have made no statements that are inconsistent with the Contract. I have not made any promises or guarantees about the future value of any non-guaranteed elements.

Signature of Producer

Date

Print Name of Producer

Producer License Number