



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	5 Years
Initial Guaranteed Interest Rate	3.80%

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	One (1) additional 5 year guarantee period followed by annual rate guarantee periods thereafter.											
Penalty Free Window	During the 30 days following the end of year 5 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+
	Surrender Charge	8.40%	8.35%	7.35%	6.30%	5.30%	8.40%	8.35%	7.35%	6.30%	5.30%	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 3.80%		
		ACCUMULATION VALUE ¹	SURRENDER VALUE	MINIMUM SURRENDER VALUE	DEATH BENEFIT ²	ACCUMULATION VALUE	SURRENDER VALUE	DEATH BENEFIT ²
1	0	519,000	475,404	463,080	519,000	519,000	475,404	519,000
2	0	538,722	498,072	472,342	538,722	538,722	498,072	538,722
3	0	559,193	522,052	481,788	559,193	559,193	522,052	559,193
4	0	580,443	547,398	491,424	580,443	580,443	547,398	580,443
5*	0	602,500	573,643	501,253	602,500	602,500	573,643	602,500
6	0	604,006	558,330	511,278	604,006	625,395	577,922	625,395
7	0	605,516	559,999	521,503	605,516	649,160	600,177	649,160
8	0	607,030	566,864	531,933	607,030	673,828	629,073	673,828
9	0	608,547	574,033	542,572	608,547	699,433	659,614	699,433
10	0	610,069	580,960	553,423	610,069	726,012	691,240	726,012
11	0	611,594	611,594	558,958	611,594	753,600	753,600	753,600

***Penalty Free Window:** For the 30 days following the end of the 5th contract year 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 one additional Guaranteed Renewal Period.

FOR 30 DAYS FOLLOWING CONTRACT YEAR	GUARANTEED VALUES			HYPOTHETICAL ILLUSTRATED VALUES AT 3.80%	
	ACCUMULATION VALUE	SURRENDER VALUE	MINIMUM SURRENDER VALUE	ACCUMULATION VALUE	SURRENDER VALUE
5	602,500	602,500	602,500	602,500	602,500

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

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

		GUARANTEED VALUES				HYPOTHETICAL ILLUSTRATED VALUES AT 3.80%		
END OF YEAR	ANNUAL WITHDRAWAL	ACCUMULATION VALUE ¹	SURRENDER VALUE	MINIMUM SURRENDER VALUE	DEATH BENEFIT ²	ACCUMULATION VALUE	SURRENDER VALUE	DEATH BENEFIT ²
12	0	613,123	613,123	564,547	613,123	782,237	782,237	782,237
13	0	614,656	614,656	570,193	614,656	811,962	811,962	811,962

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

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

			GUARANTEED VALUES				HYPOTHETICAL ILLUSTRATED VALUES AT 3.80%		
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	559,193	522,052	481,788	559,193	559,193	522,052	559,193
10	77	0	610,069	580,960	553,423	610,069	726,012	691,240	726,012
20	87	0	625,493	625,493	611,324	625,493	1,054,186	1,054,186	1,054,186
23	90	0	630,196	630,196	629,848	630,196	1,178,987	1,178,987	1,178,987

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	610,069	8.76	5,344.20	726,012	8.76	6,359.87
23	90	630,196	8.76	5,520.52	1,178,987	8.76	10,327.93

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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