



PRODUCTS AT A GLANCE

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LIFE PRODUCTS

	WealthCare Indexed Single Premium Universal Life Insurance (WealthCare)	Sage Indexed Universal Life Insurance (Sage IUL)	Sage Whole Life Insurance (Sage Whole Life)
Product Description	<ul style="list-style-type: none"> Lifetime guaranteed death benefit with Return of Premium (ROP) and a monthly chronic illness benefit 	<ul style="list-style-type: none"> Accumulation focused with tax deferred cash value growth and income distribution potential 	<ul style="list-style-type: none"> Guarantees: guaranteed level premiums, guaranteed cash value, and guaranteed death benefit
Issues Ages	<ul style="list-style-type: none"> Preferred class: 18 years to 85 years Standard class: 18 years to 80 years 	<ul style="list-style-type: none"> 18 years to 85 years (70 years in CA) 15 days to 17 years – juvenile 	<ul style="list-style-type: none"> 18 years to 85 years
Premium Limits	<ul style="list-style-type: none"> Minimum premium: \$5,000 Maximum premium: N/A 	<ul style="list-style-type: none"> Minimum premium: the initial premium must at least equal the No Lapse Monthly Premium Maximum premium: Twenty times (20x) the target premium annually 	<ul style="list-style-type: none"> Minimum premium: N/A Maximum premium: N/A
Face Amount Limits¹	<ul style="list-style-type: none"> Minimum face amount: N/A Maximum face amount: N/A 	<ul style="list-style-type: none"> Minimum face amount: \$100,000 (\$50,000 – juvenile) Maximum face amount: N/A (\$99,999 – juvenile) 	<ul style="list-style-type: none"> Minimum face amount: \$25,000 Maximum face amount: \$250,000
Application	<ul style="list-style-type: none"> eApplication only; eDelivery available 	<ul style="list-style-type: none"> Accelewriting: eApplication only Fully underwritten: eApplication and paper application; no eDelivery eDelivery available for Accelewriting eApplication only (unavailable for fully underwritten) 	<ul style="list-style-type: none"> eApplication only; eDelivery available
Accelewriting^{2,3}	<ul style="list-style-type: none"> The opportunity for an underwriting decision in minutes, within Net Amount at Risk (NAR) limits; Preferred class only 	<ul style="list-style-type: none"> Ages 18 to 50, up to \$1,000,000 face amount Ages 51 to 65, up to \$500,000 face amount 	<ul style="list-style-type: none"> Ages 18 to 65, up to \$250,000 face amount
Interest Crediting Strategy Options	<ul style="list-style-type: none"> iShares® ETFs from BlackRock S&P 500® Index Declared Rate Strategy 	<ul style="list-style-type: none"> iShares ETFs from BlackRock S&P 500® Index Declared Rate Strategy 	<ul style="list-style-type: none"> N/A
Credited Interest Rate Bonus⁴	<ul style="list-style-type: none"> Starting in policy year 11 	<ul style="list-style-type: none"> Starting in policy year 11 	<ul style="list-style-type: none"> N/A
Riders	<ul style="list-style-type: none"> Accelerated Death Benefit Rider; chronic and terminal illnesses^{5,6} Return of Premium Rider⁷ 	<ul style="list-style-type: none"> Accelerated Death Benefit Rider; ⁸ chronic and terminal illnesses Over Loan Protection Rider Accidental Death Benefit Rider Children’s Term Rider Guaranteed Insurability Option Rider Waiver of Monthly Deductions Rider 	<ul style="list-style-type: none"> Accelerated Benefit Insurance Rider; terminal condition Accidental Death Benefit Rider Children’s Term Rider Waiver of Premium Rider

ANNUITY PRODUCTS

	Milestone Multi-Year Guaranteed Single Premium Deferred Annuity (Milestone MYGA)	Sage Choice Single Premium Deferred Annuity (Sage Choice SPDA)	Single Premium Immediate Annuity (SPIA)
Product Description	<ul style="list-style-type: none"> Principal protection with a competitive guaranteed fixed interest rate with a choice of 3, 4, 5, 6 or 7 contract years 	<ul style="list-style-type: none"> Principal protection with a guaranteed minimum fixed interest rate of 2.00% in years 1 - 10 and 3.00% in years 11+ 	<ul style="list-style-type: none"> Guaranteed income stream
Issues Ages	<ul style="list-style-type: none"> 15 days to 90 years 	<ul style="list-style-type: none"> 15 days to 90 years 	<ul style="list-style-type: none"> 15 days to 85 years; no age limit if Period Certain only is selected
Premium Limits	<ul style="list-style-type: none"> Minimum premium: \$15,000 Maximum premium: \$1,000,000; higher amounts available with Home Office approval 	<ul style="list-style-type: none"> Minimum premium: \$2,000 Maximum premium: \$1,000,000; higher amounts available with Home Office approval 	<ul style="list-style-type: none"> Minimum premium: \$5,000 Maximum premium: \$1,000,000; higher amounts available with Home Office approval
Application	<ul style="list-style-type: none"> eApplication and paper application available eDelivery available with eApplication 	<ul style="list-style-type: none"> Paper application only 	<ul style="list-style-type: none"> Paper application only
Penalty-free Withdrawals⁹	<ul style="list-style-type: none"> 10% penalty-free withdrawal beginning contract year 2 30-day penalty-free window; at the beginning of each Subsequent Surrender Charge Period.¹⁰ 	<ul style="list-style-type: none"> 10% penalty-free withdrawal beginning contract year 1 Nursing Home Facility or Confined Care Facility Confinement waiver Terminal Illness waiver Bailout Feature 	<ul style="list-style-type: none"> N/A
SPIA Payout Options¹¹	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> Life Only Life with Period Certain Joint Life Joint Life with Period Certain Period Certain
Market Value Adjustment (MVA)¹²	<ul style="list-style-type: none"> Yes 	<ul style="list-style-type: none"> Yes 	<ul style="list-style-type: none"> N/A
Riders	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> One-time Withdrawal Rider (Liquidity Rider)¹³

ANNUITY PRODUCTS

		Milestone MYGA ¹⁴							
Surrender Charges	Year	1 st	2 nd	3 rd	4 th	5 th	6 th	7 th	
	3-Year	9.00%	8.00%	7.00%					
	4-Year	9.00%	8.00%	7.00%	6.00%				
	5-Year	9.00%	8.00%	7.00%	6.00%	5.00%			
	6-Year	9.00%	8.00%	7.00%	6.00%	5.00%	4.00%		
	7-Year	9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%	
			Sage Choice SPDA						
Year	1 st	2 nd	3 rd	4 th	5 th	6 th			
6-Year	7.00%	7.00%	7.00%	6.00%	5.00%	3.00%			
		SPIA							
		N/A							

¹Face amount limits may vary by state.

²Issuance of the policy may depend upon the answers to the health questions set forth in the application. Additional requirements may be needed when Referred to Underwriting (RTU).

³Underwriting reserves the right to order additional requirements for all face amounts, ages, and rate classes. For more information about Sagicor's underwriting requirements and Accelewriting, please review the full [Underwriting Guide](#) and the following Accelewriting Guides: [Periodic Premium Indexed Universal Life Insurance](#), [WealthCare Indexed Single Premium Universal Life Insurance](#) and [Periodic Premium Whole Life Insurance](#).

⁴The bonus is guaranteed if the current declared crediting rate being offered is greater than the guaranteed minimum declared crediting rate in the policy.

⁵Only one Accelerated Benefit is payable.

⁶Chronic illness protection is not available on all risk classes, but terminal illness protection is available. Chronic illness protection is not available in CA.

⁷Less any indebtedness, withdrawals and benefit payments.

⁸Chronic illness protection is not available in CA.

⁹Withdrawals made prior to age 59½ may be subject to ordinary income tax and a 10.00% IRS tax penalty.

¹⁰Please see the [Milestone MYGA Product Guide](#) for additional details.

¹¹The proceeds of the contract will be determined by the annuitant's age and sex.

¹²MVA not applicable in all states.

¹³For more information, please review the [SPIA Product Quick View](#).

¹⁴Surrender charge schedules vary in CA. Please see the [Milestone MYGA Product Guide for California](#) for additional details.

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Sagicor is rated "A-" (Excellent) by A.M. Best Company (4th best out of 16 possible ratings), affirmed as of October 20, 2023. Rating and guarantees based on the claims-paying ability of Sagicor Life Insurance Company.