Looking for a smart way to grow your retirement savings?

Sagicor

Consider a multi-year guaranteed single premium deferred annuity (MYGA)!

Milestone Max MYGA[1] and Milestone MYGA[2] offer fixed interest crediting rates over a number of contract years, known as a guarantee period. MYGAs can help you reach your retirement objectives with the right combination of growth, flexibility and tax advantages.

Milestone Max MYGA Rates[1]

Premium Levels	Guarantee Period/Contract Year Term				
	3-Year[3, 4]	4-Year[3, 4]	5-Year[3, 4]	6-Year[3, 4]	7-Year[3, 4]
$75,000+	5.20%	5.20%	5.75%	5.75%	5.90%
$25,000+	4.95%	4.95%	5.50%	5.55%	5.75%

Milestone MYGA Rates[2] (Only available in California)

Premium Levels	Guarantee Period/Contract Year Term				
	3-Year[3, 4]	4-Year[3, 4]	5-Year[3, 4]	6-Year[3, 4]	7-Year[3, 4]
$100,000+	5.15%	5.15%	5.70%	5.70%	5.85%
$50,000+	4.90%	4.90%	5.45%	5.50%	5.70%
$15,000+	4.15%	4.35%	5.00%	5.15%	5.35%

Sagicor's MYGAs offer multiple advantages:

- Principal protection with no market risk
- 10% penalty-free withdrawals beginning in contract year two (year one for renewals)
- A death benefit for beneficiaries
- Issued through age 90

PLUS Milestone Max MYGA[1] adds even *MORE liquidity features:*

- Required minimum distributions (RMDs) available in contract year one[5]
- Surrender charge waivers for terminal illness or placement in a nursing home[5, 6]
- Annuitization available after contract year one[5]

Let’s discuss your needs to see if fixed annuities from Sagicor can help you meet your retirement savings objectives.

Insurance Agent:

Agency:

Phone:

Email:

Not an affiliate of Sagicor Life Insurance Company.

[1]Milestone Max MYGA is not available in California.

[2]Milestone MYGA is only available in California.

[3]Years referenced are contract year terms. Interest rates are current as of August 19, 2026. Current rates are subject to change at any time and at the discretion of Sagicor Life Insurance Company.

[4]Milestone Max MYGA’s and Milestone MYGA’s Guaranteed Minimum Interest Rate, following the Initial Guaranteed Interest Rate, is currently 1.15%.

[5]Applies to Milestone Max MYGA only.

[6]Not long-term care insurance. Please see the contract to review qualification specifications.

Withdrawals prior to age 59½ may be subject to ordinary income tax and a 10.00% IRS tax penalty. Sagicor does not provide tax or estate planning advice. You should consult with your tax advisor(s).

Products issued by Sagicor Life Insurance Company. Home Office: Scottsdale, AZ. Products not available in all states, and state variations may apply. Sagicor does not provide tax or estate planning advice. You should consult with your tax advisor(s). Annuities and life insurance products have limitations and restrictions, including surrender charges. Guarantees are based on the claims-paying ability of Sagicor. Sagicor issues other fixed annuities with similar features, benefits, limitations and restrictions. Contact Sagicor for more information. Contract Forms: ICC243010, 3010, 3010FL, and 3008CA. Rider Forms: ICC246080, 6080, and 6080FL.

Sagicor is rated A (Excellent) by AM Best Company (3rd best out of 16 possible ratings), upgraded as of July 16, 2026. Rating and guarantees based on the claims-paying ability of Sagicor Life Insurance Company.