Sage Accumulator FIA

Fixed Indexed Single Premium Deferred Annuity

Sagicor®
LIFE INSURANCE COMPANY

A straightforward, streamlined way to grow and protect your retirement savings:

- Built-in surrender charge waiver for terminal illness or nursing home placement[1]
- 10% penalty-free withdrawals beginning in contract year 2[2]
- Required minimum distributions (RMDs) available in all years[3]
- Interest crediting strategies with documented historical performance
- A death benefit for loved ones
- Annuitization options include payments for life
- Surrender charge schedules of 5, 7 or 10 contract years

Sage Accumulator FIA Rates: Effective July 9, 2026[4]

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

Interest Crediting Strategy	ALL STATES EXCEPT CALIFORNIA			CALIFORNIA ONLY		
	5-Year	7-Year	10-Year	5-Year	7-Year	10-Year
S&P 500® Index: Cap	10.25%	10.25%	10.25%	10.15%	10.15%	10.15%
S&P 500® Index: Par	58.00%	57.00%	56.00%	57.50%	56.50%	55.50%
iShares® ESG Aware MSCI USA ETF: Par	53.00%	52.00%	51.00%	52.50%	51.50%	50.50%
iShares MSCI EAFE ETF: Par	60.00%	59.00%	58.00%	59.50%	58.50%	57.50%
iShares MSCI Emerging Markets ETF: Par	37.00%	36.00%	35.00%	36.50%	35.50%	34.50%
Declared Rate	5.00%	5.00%	5.00%	4.95%	4.95%	4.95%

LOW BAND (Premium Amount: $25,000 - $74,999)

Interest Crediting Strategy	ALL STATES EXCEPT CALIFORNIA			CALIFORNIA ONLY		
	5-Year	7-Year	10-Year	5-Year	7-Year	10-Year
S&P 500® Index: Cap	9.25%	9.25%	9.25%	9.15%	9.15%	9.15%
S&P 500® Index: Par	53.00%	52.00%	51.00%	52.50%	51.50%	50.50%
iShares® ESG Aware MSCI USA ETF: Par	48.00%	47.00%	46.00%	47.50%	46.50%	45.50%
iShares MSCI EAFE ETF: Par	55.00%	54.00%	53.00%	54.50%	53.50%	52.50%
iShares MSCI Emerging Markets ETF: Par	32.00%	31.00%	30.00%	31.50%	30.50%	29.50%
Declared Rate	4.50%	4.50%	4.50%	4.45%	4.45%	4.45%

Let's discuss your needs to see if Sage Accumulator FIA can help you achieve your retirement growth and income objectives.

<Insurance Professional/Producer Name>
<Agency Name>
<Phone Number> | <mail@example.com> | <website>

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

[2]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).

[3]In the first contract year, the owner may elect to withdraw penalty free an amount up to the contract's full required minimum distribution (RMD) amount that Sagicor has calculated for the applicable calendar year; and in each contract year after the first, the RMD amount that is available for the owner to elect to withdraw penalty free in that contract year is equal to the contract's RMD amount that Sagicor has calculated for the applicable calendar year less any amount that in that contract year the owner has already withdrawn penalty free. In each contract year, the total RMD amount that the owner has elected to withdraw penalty free during that contract year will reduce by an equal amount the amount that is available to the owner during that contract year to otherwise withdraw penalty free. Sagicor does not provide tax or estate planning advice. You should consult with your tax advisor(s).

[4]Interest rates, Participation Rates, and Caps are current as of July 9, 2026. Current rates, Caps, and Participation Rates are subject to change at any time and at the discretion of Sagicor Life Insurance Company.

For more information about iShares, see **ishares.com**.

You do not participate in the performance of any securities investment. Credited interest, if any, is limited by the application of interest rate caps and participation rates. Indexes are unmanaged and index returns do not reflect dividends. You do not receive index or iShares returns.

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. Sagicor issues other fixed annuities with similar features, benefits, limitations and restrictions. Contact Sagicor for more information. Contract Forms: ICC173007, 3007, 3007CA, and 3007FL.24. Rider Form: 6080.

Sagicor is rated A (Excellent) by A.M. 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.