Multi-year guaranteed single premium deferred annuity (MYGA) rates up to 6.20%!

This is great news for clients who want guaranteed growth and principal protection with a Milestone Max MYGA[1] or Milestone MYGA[2]. Consider a fixed annuity laddering strategy, featuring a series of staggered MYGA guarantees for 3 to 7 contract years, to help your clients increase their retirement savings.

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+	5.70%	5.70%	6.20%	6.20%	6.20%
$25,000+	5.45%	5.45%	5.95%	5.95%	6.05%

Milestone MYGA Rates[2] (CALIFORNIA ONLY)

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+	5.65%	5.65%	6.15%	6.15%	6.15%
$50,000+	5.40%	5.40%	5.90%	5.90%	6.00%
$15,000+	4.65%	4.65%	5.45%	5.45%	5.65%

Sagicor's MYGAs offer these great advantages:

- **MYGA renewal commission program**
- 10% penalty-free withdrawals beginning contract year two (year one for renewals)
- Issue availability through age 90
- Convenient eApplication
- Contract eDelivery or paper delivery
- Full account value payable at death

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

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

For more information about Sagicor's Milestone Max MYGA or Milestone MYGA, call the Producer Resource Center at **888-724-4267, opt. 3,** or email **PRC@SagicorLifeUSA.com**.

Visit us online at **SagicorProducer.com**.

[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 November 7, 2026. Current rates and the MYGA renewal commission program 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.

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. Your client(s) should consult with their 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: 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.