SAGICOR LIFE INSURANCE COMPANY

Milestone Max MYGA 5

MVA

Product Information

Policy Notes

The Sagicor Life Insurance Company's Milestone Max MYGA 5 is a Single Premium Deferred Annuity with a 5-year surrender charge period and a market-value adjustment, to optimize growth potential.

Rate Guarantees

Low Band $25,000 through $74,999

Your annuity will be credited with a first year interest rate of 5.95% which is guaranteed for 5 years

High Band $75,000 through $1,000,000

Your annuity will be credited with a first year interest rate of 6.20% which is guaranteed for 5 years

Renewal Policy

You will have a 30-day penalty-free window following the end of the initial guarantee period, and at the beginning of each subsequent surrender charge period. During this time, you can take a partial or total withdrawal of your principal and earned interest with no surrender charge or MVA provision.

If you do not exercise the 30-day penalty free withdraw provision the Milestone Max MYGA 5 will renew automatically for the same guarantee period with the MVA provision. At the end of the first renewal period the policy will renewal annually with no surrender charge or MVA provision.

In no event will the renewal interest rate be less than the contract's minimum guaranteed rate at the time of your purchase which currently is %.

Carrier Contact

8660 E. Hartford Drive, Suite 200
Scottsdale AZ 85255
Phone: 888-724-4267, ext. 4610
Website: www.sagicor.com/en-us

Ratings

A.M. Best :	A

Basic Contract Information

Premium Type	Single
Free Look Period	30 Days
Rate Lock Period	N/A
Bail Out Provisions	No
Loan Provision	No
MVA Provision	Yes
RMD	Yes
Return of Premium	No
Death Benefit	Policy Value
Issue Dates	Daily
Renewal Window	30 days after rate period expires
Inception Date	11/09/2024

Annual Contract Fees

Annual Contract Fee	N/A
Waived for Amounts Over	N/A
Applied at Surrender	N/A
Waiver after Year	N/A
Annual Product Fee	N/A

Premiums

	Non-Qual	Qualified
Min Single Premium:	25,000	25,000
Max Premium:	1,000,000	1,000,000

Flexible Premiums Not Accepted

Higher premium amounts require Home Office approval.

Age Restrictions

	Non-Qual	Qualified	Min Age
Owner:	90	90	
Annuitant:	90	90	
Annuitization Age:	100	100	

Types of Funds

IRA, NonQual, IRA Transfer

Policy Provisions

Guaranteed Minimum Cash Surrender Value

The GMCSV is based on 87.5% of the premium paid and the guaranteed minimum interest rate, set when your policy is issued, currently 2.5%. If you surrender your contract, the GMCSV ensures that you will receive the greater of your actual contract value, less any applicable surrender charge and Market Value Adjustment, or the GMSCV.

Withdrawal Provisions

First Year Withdrawals	No
Withdrawal Years 2+	10%
Wait Period Interest Only	1 Year
Withdraw from the Accumulation Value After	One Year
Minimum Policy Value	$ 250
Withdrawal Calculated On	Accumulation
Date for Calculation	Issue
Systematic Withdrawals	Yes
Minimum Withdrawal Amount	$ 500
Cumulative Free Withdrawal?	No

Waivers

Nursing Home Waiver, Annuitization Waiver, Market Value Adjustment
(See below for state availability)

Penalty Free Withdrawal

Beginning in the second contract year, the Owner can withdraw up to 10% of the accumulation value per year without a surrender charge or MVA (if applicable). The minimum withdrawal is $500. Withdrawals made prior to age 59 1/2 are subject to ordinary income taxation and may be subject to tax penalties.

Withdrawal Provision Details

Annuitization

All Contract proceeds are payable in one lump sum or under any of the Settlement Options available. You may elect to begin Annuity Payments at any time after the Contract's first anniversary. The minimum amount that may be applied to a Settlement Option is $2,500. Each Annuity Payment must be at least $100.00.
Settlement options are:

- Income for Fixed Period;

This annuity contract is issued by an insurance company, not a bank, so is not insured by FDIC. Distributions may be subject to a surrender charge and ordinary income tax and if taken before age 59 1/2. It may also be subject to a 10% federal income tax penalty. Note Annuityratewatch.com, Inc. and its representatives do not give tax or legal advice. Please consult with your tax advisor or attorney.

Powered By Annuity RATE WATCH .com

- Life Income;
- Interest;
- Joint and Survivor Life Annuity;
- Income of Fixed Amount;
- Sagicor reserves the right to offer additional settlement options.

We can guarantee that a certain amount will be paid at fixed intervals until the proceeds and interest earned by the unpaid proceeds have been paid. The payments of a fixed amount must extend over a period of at least five (5) years. Our last payment will be the balance of the proceeds and interest. You determine the amount of each payment, which may be made at twelve (12), six (6), three (3) or one (1) month intervals.

Death Benefit

The death benefit is equal to the greater of (a) the Account Value and (b) the Guaranteed Surrender Value on the date of death. It is payable upon the death of a contract Owner before the Maturity Date. If the Owner is not a natural person (e.g. entity), the death of the Annuitant or entity dissolution will be treated as the death of the Owner. An MVA (if applicable) does not apply at death.

In the event a married couple jointly owns this Contract, the surviving spouse becomes the Owner upon the death of a spouse and may elect to continue the Contract. If two individuals who are not each other's spouse jointly own this Contract, upon the death of one of the Owners the Death Benefit of the Contract must be distributed within five (5) years of the deceased Owner's death.

The death benefit will be paid in one lump sum or an available settlement option may be chosen.

MVA Explanation

A Withdrawal in excess of the maximum Penalty Free Withdrawal amount will be subject to an MVA for the period(s) during any and all periods which the Surrender Charges apply. An MVA is an amount by which a full or partial withdrawal during the Surrender Period will be is adjusted, resulting in a positive or negative impact to a withdrawal. An MVA will apply to any Withdrawal subject to a Surrender Charge and will be applied on the date of the Withdrawal, prior to the application of the Surrender Charge. An MVA will not apply to a Penalty Free Withdrawal amount, or any time the Surrender Charge is waived.

Nursing Home

If the Owner meets the qualifications, the maximum penalty free withdrawal percentage will be 100%. If it is determined by Sagicor that the Owner is qualified, for a Nursing Home Facility or Confined Care Facility, the Owner remains qualified from that date forward, regardless of whether or not ongoing or future confinement occurs.

Surrender Charges

Year	1	2	3	4	5
Rate	9.00	8.00	7.00	6.00	5.00

= 30 day withdrawal window occurs after guaranteed rate period expires

Renewal Surrender Charges

Year	1	2	3	4	5
Rate	9.00	8.00	7.00	6.00	5.00

State Specific Variations

Not available in AK CA GU ME NY PR VI VT

To qualify the Owner has not been confined, and continues to be confined to a Nursing Home Facility or Confined Care Facility either:

- anytime from the date of the application to the Effective Date of the Contract; or
- for at least thirty (30) consecutive days anytime in the prior one (1) year from the Effective Date of the Contract; and

The Owner, after the Effective Date of the Contract, had been or has been confined to a Nursing Home Facility or Confined Care Facility for at least ninety (90) consecutive days. The Owner does not have to be confined at the time of submission of a qualification determination form.

Nursing Home Facility is a facility that:

- is licensed by the appropriate governmental licensing agency as a Nursing Home Facility, if the state in which it operates licenses such facilities;
- is operated pursuant to law;
- charges patients for the care provided;
- is primarily engaged in providing, in addition to room and board accommodations, nursing care (skilled, intermediate or custodial) by or under the supervision of a Licensed Physician;
- provides continuous twenty-four (24) hour a day nursing services by or under the supervision of a Registered Nurse;
- has a Licensed Physician available to furnish emergency medical care;
- maintains a daily medical record of each patient; and
- maintains control and records of dispensed medications.

Required Minimum Distrbution

Penalty-free RMDs are available contractually in any contract year. 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.

Terminal Illness Verify state availability with carrier

After the first Contract Year, you may request a partial or full Penalty Free Withdrawal after providing satisfactory proof to us that:

- you have been diagnosed with a Terminal Illness by a Licensed Physician; and
- the first diagnosis of Terminal Illness occurred after the Effective Date of the Contract.

To apply for a Penalty Free Withdrawal due to Terminal Illness, you must complete and submit to our office satisfactory proof of Your Terminal Illness, including the date of such diagnosis, and a written statement or written certification from a Licensed Physician. Once all required documentation is received and confirmed, payment of the Penalty Fee Withdrawal will be made immediately.

Minimum Fixed Rate

All States 1.15%

Guaranteed Minimum Cash Surrender Value

The Guaranteed Minimum Cash Surrender Value is equal to 87.50% of premium paid, less any Partial Withdrawals and related withdrawal charges (excluding MVA, if applicable), accumulated at 2.50%

This annuity contract is issued by an insurance company, not a bank, so is not insured by FDIC. Distributions may be subject to a surrender charge and ordinary income tax and if taken before age 59 1/2. It may also be subject to a 10% federal income tax penalty. Note Annuityratewatch.com, Inc. and its representatives do not give tax or legal advice. Please consult with your tax advisor or attorney.

Powered By Annuity RATE WATCH .com

Milestone Max MYGA 5

MVA

Current Rates

	Current Rates 11/07/2026		
	Rate	Bonus	Gtd Yield to Surrender
Band 25,000+	5.95		5.95
Band 75,000+	6.20		6.20

Interest Rate History

Band $25,000+	**Fixed Rates**	7/15/25	9/26/25	10/27/25	11/4/25	11/21/25	4/1/26	5/13/26	6/17/26	8/19/26	10/1/26	10/14/26	11/7/26
5 Year MYGA Account	Base Rate	5.15	4.80	4.80	4.95	4.95	4.95	5.15	5.25	5.50	5.65	5.75	5.95
	GTD Yield>Surr	5.15	4.80	4.80	4.95	4.95	4.95	5.15	5.25	5.50	5.65	5.75	5.95
Band $75,000+	**Fixed Rates**	7/15/25	9/26/25	10/27/25	11/4/25	11/21/25	4/1/26	5/13/26	6/17/26	8/19/26	10/1/26	10/14/26	11/7/26
5 Year MYGA Account	Base Rate	5.40	5.05	5.05	5.20	5.20	5.20	5.40	5.50	5.75	5.90	6.00	6.20
	GTD Yield>Surr	5.40	5.05	5.05	5.20	5.20	5.20	5.40	5.50	5.75	5.90	6.00	6.20

Commissions

Effective date of commission schedule: 04/13/2026
Commissions are subject to change at any time without notice. Verify all commissions prior to submitting business.

Milestone Max MYGA 5	
Up to age 80	
Initial Premium:	2.25% on Initial Premium
Ages 81-85	
Initial Premium:	1.50% on Initial Premium
Ages 86+	
Initial Premium:	1.00% on Initial Premium

This annuity contract is issued by an insurance company, not a bank, so is not insured by FDIC. Distributions may be subject to a surrender charge and ordinary income tax and if taken before age 59 1/2. It may also be subject to a 10% federal income tax penalty. Note Annuityratewatch.com, Inc. and its representatives do not give tax or legal advice. Please consult with your tax advisor or attorney.

Powered By Annuity RATE WATCH.com