Milestone Max Multi-Year Guaranteed Single Premium Deferred Annuity[1] (Milestone Max MYGA)

PRODUCT GUIDE

Sagicor®
LIFE INSURANCE COMPANY



Product Details

Product Description	Single premium, tax-deferred fixed annuity featuring guaranteed rates with no front-end charges or annual fees
Current Rates	View current Milestone Max MYGA rates
Guarantee Periods	• 3, 4, 5, 6 or 7 contract years
Issue Ages	Owner and annuitant: • 15 days to 90 years
Minimum Premium	• Low Band: $25,000+ (qualified and non-qualified) • High Band: $75,000+ (qualified and non-qualified)
Maximum Premium	• $1,000,000 • Higher amounts require Home Office approval
Application	• eApplication only • Contract eDelivery or paper delivery
Annual Fees	• None
Guaranteed Surrender Value	• 87.50% of the premium paid accumulated at the non-forfeiture rate and adjusted by net withdrawals
Maturity Date	• Contract anniversary following the annuitant's 100th birthday
Death of Owner[2]	• Death benefit will be paid if the owner dies before the maturity date • Lump sum or an available settlement option may be chosen
Death of Annuitant[2]	• If the annuitant dies before the maturity date and while the owner is still living, the owner will become the annuitant unless other written notice is received. • If the owner is not a natural person, a new annuitant may not be designated.
Termination	Contract terminates on the earliest of: • Date the death benefit is paid, • Maturity date, • Date the owner requests termination or a payout option, or • Termination of the contract due to a surrender value of less than $250 Upon termination, any surrender value will be paid to the owner.

Access to Contract Values

Annuitization	Annuity payments may begin: • Between the contract's first anniversary and the maturity date, or • After the maturity date, but prior to the owner's death.
Required Minimum Distributions (RMDs)	Penalty-free RMDs are available: • In the first contract year, in an amount up to the contract's full RMD amount Sagicor has calculated for the applicable calendar year; and • After the first contract year, in an amount Sagicor has calculated for the applicable calendar year, less any amount the owner has already withdrawn penalty free in the same contract year. In each contract year, the total penalty-free RMD amount will reduce, by an equal amount, the amount available to the owner to otherwise withdraw penalty free.
Penalty-Free Withdrawals: Nursing Home/Confined Care Facility Confinement[3]	The owner may take a penalty-free withdrawal of up to 100% of the accumulation value if, after the effective date: • The owner had not been confined and continues to be confined to a nursing home facility or confined care facility either: – Any time from the date of the application to the contract effective date, or – For at least 30 consecutive days any time in the prior year from the contract effective date, and • The owner had been or has been confined to a nursing home facility or confined care facility for at least 90 consecutive days. The owner does not have to be confined when the qualification determination form is submitted.
Penalty-Free Withdrawals: Terminal Illness[3]	The owner may take a penalty-free withdrawal of up to 100% of the accumulation value if, after the first contract year: • The owner has been diagnosed with a terminal illness (12 months) by a licensed physician, and • The first diagnosis of terminal illness occurred after the effective date. Sagicor may require: • Clinical, radiological, histological and laboratory evidence of the terminal illness at the owner's expense, or • An exam or tests by a licensed physician of our choice at Sagicor's expense.
Penalty-Free Withdrawals: Annual[3]	• After the first contract year, the owner may take a penalty-free withdrawal of up to 10% of the accumulation value. • Minimum withdrawal amount is $500 For owners subject to RMDs, in each contract year, the total penalty-free RMD amount will reduce, by an equal amount, the amount available to the owner to otherwise withdraw penalty free.
Penalty-Free Withdrawal Window[3]	• A partial or total withdrawal of principal and credited interest can be taken without a surrender charge or Market Value Adjustment (MVA) within 30 days following the start of any subsequent surrender charge period. • The owner will receive written notice before any penalty-free window begins. If no action is taken, guarantee periods will automatically renew with a new guaranteed credited interest rate, subject to a surrender charge and MVA.

Access to Contract Values

Surrender Charges	**Guarantee Period**	**1st**	**2nd**	**3rd**	**4th**	**5th**	**6th**	**7th**
	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%
Subsequent Surrender Charge Period(s)	• Subsequent surrender charge periods will repeat as follows: – Twice for the 3-year and 4-year guarantee periods[4] – Once for the 5-year and 6-year guarantee periods[5] – Never for the 7-year guarantee period • When all subsequent surrender charge periods have been completed, the guaranteed credited interest rate will renew on an annual basis, at which time no surrender charge or MVA will be in effect.							
Market Value Adjustment (MVA)	• During the surrender charge period, an MVA will apply to any: 1. Partial withdrawal above the maximum penalty-free withdrawal amount, or 2. Full surrender. • Depending on interest rate changes, the MVA may increase or decrease the benefits payable under the contract, but it will never reduce the cash surrender value below the guaranteed surrender value. MVAs do not apply to penalty-free withdrawals or the death benefit.							
Payout Options	• Income for Fixed Period • Life Income • Joint and Survivor Life Annuity • Income of Fixed Amount							

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

[2]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.

[3]Withdrawals made prior to age 59½ are subject to ordinary income taxation and a 10.00% tax penalty.

[4]In Florida, once for the 4-year guarantee period.

[5]In Florida, the 6-year guarantee period does not repeat.

The information contained in this product guide is summary in nature. If you have questions about the contract, please contact Sagicor's Producer Resource Center at 888-724-4267, ext. 4680.

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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.

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