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

PRODUCT QUICK VIEW

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
Premium	• Minimum: $25,000 • Maximum: $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

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year, in an amount Sagicor has calculated for the applicable calendar year, less any amount the owner has already withdrawn penalty free in the same contract year.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: Terminal Illness and Nursing Home/Confined Care[2]	The owner may take a penalty-free withdrawal of up to 100% of the accumulation value if: • After the effective date, the owner had been or has been confined to a nursing home facility or confined care facility for at least 90 consecutive days; or • After the first contract year, the owner has been diagnosed with a terminal illness (12 months) by a licensed physician.
Penalty-Free Withdrawals: Annual[2]	• 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.

Access to Contract Values

<table>
<tr><td>Penalty-Free Withdrawal Window[2]</td><td colspan="8">• 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.</td></tr>
<tr><td rowspan="6">Surrender Charges</td><td>Guarantee Period</td><td>1st</td><td>2nd</td><td>3rd</td><td>4th</td><td>5th</td><td>6th</td><td>7th</td></tr>
<tr><td>3-Year</td><td>9.00%</td><td>8.00%</td><td>7.00%</td><td></td><td></td><td></td><td></td></tr>
<tr><td>4-Year</td><td>9.00%</td><td>8.00%</td><td>7.00%</td><td>6.00%</td><td></td><td></td><td></td></tr>
<tr><td>5-Year</td><td>9.00%</td><td>8.00%</td><td>7.00%</td><td>6.00%</td><td>5.00%</td><td></td><td></td></tr>
<tr><td>6-Year</td><td>9.00%</td><td>8.00%</td><td>7.00%</td><td>6.00%</td><td>5.00%</td><td>4.00%</td><td></td></tr>
<tr><td>7-Year</td><td>9.00%</td><td>8.00%</td><td>7.00%</td><td>6.00%</td><td>5.00%</td><td>4.00%</td><td>3.00%</td></tr>
<tr><td>Subsequent Surrender Charge Period(s)</td><td colspan="8">• Most Milestone Max MYGA durations include repeating surrender charge schedules with a 30-day penalty-free window.
• Refer to the Milestone Max MYGA Product Guide for more information.</td></tr>
<tr><td>Market Value Adjustment (MVA)</td><td colspan="8">• 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.</td></tr>
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[1]Milestone Max MYGA is not available in California.

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

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.

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 clients should consult with their tax advisor(s). Annuities and life insurance products have limitations and restrictions, including surrender charges. Sagicor issues other fixed annuities and life insurance products with similar features, benefits, limitations and restrictions. Contact Sagicor for more information. Contract Forms: ICC243010, 3010, and 3010FL. Rider Forms: ICC246080, 6080, and 6080FL.

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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