

Milestone Multi-Year Guaranteed Annuity

PRODUCT QUICK VIEW



Sagicor's Milestone Multi-Year Guaranteed Single Premium Deferred Annuity (Milestone MYGA) is a fixed annuity that offers competitive interest rates¹ for a 3-, 4-, 5-, 6- or 7-year guarantee period.

Product Description

Issue Ages	<ul style="list-style-type: none"> 15 days to 90 years; owner and annuitant 																																																
Premium	<ul style="list-style-type: none"> Minimum: \$15,000 Maximum: \$1,000,000; higher amounts available with Home Office approval 																																																
Plan Types	<ul style="list-style-type: none"> Qualified and non-qualified 																																																
Application	<ul style="list-style-type: none"> eApplication and paper application available; eDelivery available with eApplication eApplications expedite processing and pay higher commissions (refer to commission schedule for details) 																																																
Annual Fees	<ul style="list-style-type: none"> No annual contract fees 																																																
Penalty-free Withdrawals²	<ul style="list-style-type: none"> 10% each year beginning contract year 2 30 days following the start of any subsequent surrender charge period³ 																																																
Surrender Charges	<table border="1"> <thead> <tr> <th>Guarantee Period</th> <th>1st</th> <th>2nd</th> <th>3rd</th> <th>4th</th> <th>5th</th> <th>6th</th> <th>7th</th> </tr> </thead> <tbody> <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> </tbody> </table>	Guarantee Period	1 st	2 nd	3 rd	4 th	5 th	6 th	7 th	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%
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Subsequent Surrender Charge Period	<ul style="list-style-type: none"> Most Milestone MYGA durations include repeating surrender charge schedules with a 30-day penalty-free window.³ 																																																
Market Value Adjustment (MVA)	<ul style="list-style-type: none"> During the surrender charge period, an MVA will apply to: <ol style="list-style-type: none"> Any partial withdrawal above the maximum penalty-free withdrawal amount, or Full surrender. 																																																

¹For current rates, download the [Current Crediting Strategies/Rates PDF](#) (Form 4062) from [SagicorProducer.com](#).

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

³See [Milestone MYGA Product Guide](#) for more information.

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: ICC173008, 3008, 3008FL, and 3008ND. Rider Forms: ICC176068, 6068, and 6068ND.

Sagicor is rated "A-" (Excellent) by A.M. Best Company (4th best out of 16 possible ratings), affirmed as of November 4, 2021. Rating and guarantees based on the claims-paying ability of Sagicor Life Insurance Company.

For more information, please call us at 888-724-4267, ext. 4680.

SAGICOR LIFE INSURANCE COMPANY

8660 E. Hartford Drive, Suite 200

Scottsdale, AZ 85255

[SagicorProducer.com](https://www.sagicorproducer.com)

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