

Milestone MYGA fixed laddering strategy for growth



Laddering with a MYGA is similar to CD or bond laddering. Since Milestone MYGA offers guaranteed rates for specific time periods, you can ladder or stagger a choice of guaranteed rates for 3-, 4-, 5-, 6-, or 7-years.¹ This gives your clients the potential of locking into higher guaranteed interest crediting when the contract period is up.

The strategy



Meet Sally

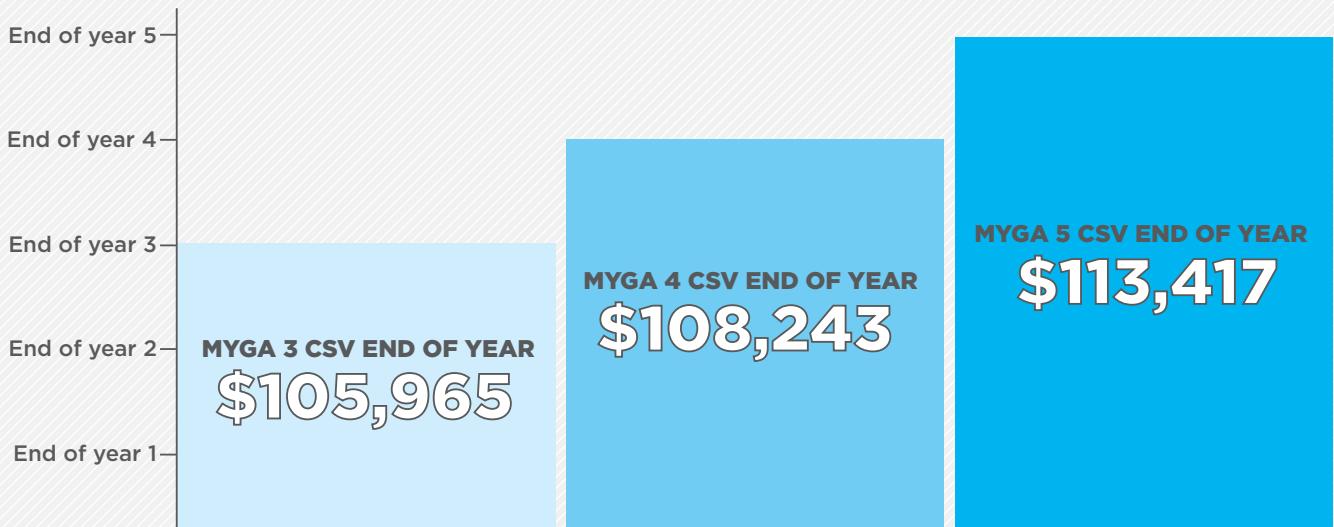
- A conservative investor concerned about volatility and low interest rates

Reallocate \$300,000 to buy three \$100,000 Milestone MYGAs

- A 3-year with **1.95%** guaranteed crediting
- A 4-year with **2.00%** guaranteed crediting
- A 5-year with **2.55%** guaranteed crediting

The outcome

Cash Surrender Value



Why Milestone MYGA

- Competitive guaranteed rates for 3, 4, 5, 6 or 7 years¹
- 10% penalty-free withdrawals beginning contract-year two
- Issue up to age 90
- Minimum Premium Amount: \$15,000 (Qualified and Non-Qualified)
- No annual contract fees
- A death benefit — paid out in a lump sum or an available settlement option

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For more information, please call the Producer Resource Center at **888-724-4267, ext. 4680**, or email PRC@SagicorLifeUSA.com.

Visit us online at SagicorProducer.com

¹ 6-Year guaranteed rates not available in FL, DC, DE, ND & SD.

Products issued by Sagicor Life Insurance Company. Home Office: Scottsdale, AZ. Products not available in all states, and state variations may apply. Products may have limitations and restrictions including surrender charges. Guarantees are based on the claims-paying ability of Sagicor. Interest rates are current as of April 8, 2021. Current rates are subject to change at any time and at the discretion of the company. Contract Forms: ICC173008, 3008, 3008CA, 3008FL, 3008ND.

Sagicor is rated "A-" (Excellent) by A.M. Best Company (4th best out of 16 possible ratings), affirmed as of September 11, 2020. Rating and guarantees based on the claims-paying ability of issuing insurer.

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