



Products At A Glance

Sagicor Life Insurance Company is a full-service life insurance company that helps clients make wise financial decisions today to ensure that they are protected tomorrow. We are licensed in 45 states and the District of Columbia. Sagicor is rated “A-” (Excellent) by A.M. Best Company (4th best out of 16 possible ratings), affirmed as of November 4, 2021. This rating is based on Sagicor’s financial strength and ability to meet its ongoing obligations. Sagicor is a wholly-owned subsidiary of Sagicor Financial Company Limited¹, one of the oldest insurance groups in the Americas, with operations in 19 countries, mainly in the United States, Latin America and the Caribbean. Sagicor is committed to offering customers world-class service with integrity and value.



LIFE PRODUCTS

Product	Features	Issue Ages	Riders & Surrender Charges
<p>Sagikor's WealthCare Indexed Single Premium Universal Life Insurance</p>	<ul style="list-style-type: none"> • Minimum and Maximum Face Amounts - N/A • Risk Classes - Preferred NT and T up to table 4, Standard NT and T, tables 5 - 6 • Lifetime guaranteed death benefit • Fixed loans available any time • Preferred loans available beginning policy year 11 • Withdrawals allowed at any time • Credited Interest Rate Bonus (Persistency Bonus) beginning policy year 11² • Five Distinct Crediting Strategies available: <ul style="list-style-type: none"> - S&P 500[®] Index Bonus CAP Strategy - Global Multi-Index Bonus PAR Strategy - S&P 500[®] Index Bonus HIGH CAP Strategy* - Global Multi-Index Bonus HIGH PAR Strategy* - Declared Rate Bonus Strategy • eApplication - Policy eDelivery available. Paper policy delivery is also available. <ul style="list-style-type: none"> - For Preferred rate clients, there is an opportunity to get an underwriting decision in minutes, provided they're within the Net Amount of Risk (NAR) limits^{3,4} - All other cases will be Referred to Underwriting (RTU) 	<ul style="list-style-type: none"> • Preferred class: 18 years - 85 years • Standard class: 18 years - 80 years 	<ul style="list-style-type: none"> • Accelerated Benefit Insurance Rider for Terminal Condition or Chronic Illness^{5,6)} (Inherent Rider - no additional charge; Chronic Illness not available in CA) • Return of Premium Rider (Inherent Rider - no additional charge)
<p>Sage Whole Life</p>	<ul style="list-style-type: none"> • Minimum Face Amount - \$25,000⁷ Maximum Face Amount - \$250,000 • Accelexwriting[®] Risk Classes - Preferred NT, Standard NT, Rated NT, Preferred T, Standard T • Fully Underwritten Risk Classes - Preferred NT, Standard NT, Preferred T, Standard T, and Substandard up to Table 8 • Guaranteed Level Premiums, Cash Value and Death Benefit • Loans are allowed at any time • Non-Participating • eApplication only, utilizing Accelexwriting[®] (No bodily fluids, no telephone interview)³ and Fully Underwritten (eApp only) • Policy eDelivery available (Not available with Fully Underwritten process) 	<ul style="list-style-type: none"> • 18 Years - 65 Years \$25,000 - \$250,000 Accelexwriting[®] (eApp only) • 66 Years - 85 Years \$25,000 - \$250,000 Fully Underwritten (eApp only) 	<ul style="list-style-type: none"> • Accelerated Benefit Insurance Rider for Terminal Condition⁵ (Inherent Rider - no additional charge) • Optional Riders (For an additional charge): <ul style="list-style-type: none"> - Accidental Death Benefit Rider - Children's Term Rider - Waiver of Premium Rider

LIFE PRODUCTS

Product	Features	Issue Ages	Riders & Surrender Charges
<p>Sage Term (10/15/20 Year Term)</p>	<ul style="list-style-type: none"> • Minimum Face Amount - \$50,000 (No maximum) • Acelewriting® Risk Classes - Preferred Plus NT, Preferred NT, Standard NT, Rated NT, Rated 2 NT⁸, Preferred Plus T, Preferred T, Standard T, Rated T⁸ and Rated 2 T⁸ • Fully Underwritten Risk Classes - Preferred Plus NT, Preferred NT, Standard NT, Preferred Plus T, Preferred T, Standard T, and Substandard up to Table 8 • Guaranteed Level Premiums • Conversion Credits available in years 2 through 5 • Convertible to age 70 • Policy Fees (Non-Commissionable): \$70 Annually/\$35 for a spousal policy • eApplication utilizing Acelewriting® (No bodily fluids, no telephone interview)⁹ and Fully Underwritten (eApp or paper) available • Policy eDelivery available with eApplication (Not available with paper application or Fully Underwritten process) 	<ul style="list-style-type: none"> • 20 Year Term (to age 55 for Tobacco) 18 Years - 65 Years • 15 Year Term 18 Years - 70 Years • 10 Year Term 18 Years - 75 Years <p>Acelewriting® (eApp only)</p> <ul style="list-style-type: none"> - 18 Years - 45 Years \$50,000 - \$1,000,000 - 46 Years - 55 Years \$50,000 - \$750,000 - 56 Years - 65 Years \$50,000 - \$500,000 <p>Fully Underwritten (eApp and paper)</p> <ul style="list-style-type: none"> - 18 Years - 45 Years \$1,000,001 and over - 46 Years - 55 Years \$750,001 and over - 56 Years - 65 Years \$500,001 and over - 66 Years - 75 Years \$50,000 and over 	<ul style="list-style-type: none"> • Accelerated Benefit Insurance Rider for Terminal Condition or Nursing Home Confinement⁵ (Inherent Rider - no additional charge) • Optional Riders (For an additional charge): <ul style="list-style-type: none"> - Accidental Death Benefit Rider - Children's Term Rider - Waiver of Premium Rider

LIFE PRODUCTS

Product	Features	Issue Ages	Riders & Surrender Charges
Sage Indexed Universal Life	<ul style="list-style-type: none"> • Minimum Face Amount - \$100,000 (No maximum); \$50,000 Juvenile (Max \$99,999) • Risk Classes - Juvenile, Preferred Plus NT, Preferred NT, Standard NT, Preferred Plus T, Preferred T, Standard T and Substandard up to Table 8 • Built-in Lapse Protection (No Lapse Guarantee)¹⁰ • Two Death Benefit Options: <ul style="list-style-type: none"> - Option A - Level Death Benefit - Option B - Increasing Death Benefit • Fixed and variable loan options any time after the policy has a Cash Surrender Value • Preferred loans available beginning policy year 11 • One Withdrawal per year beginning policy year 2 • Credited Interest Rate Bonus (Persistency Bonus) beginning policy year 11 • Three Distinct Crediting Strategies (Global Multi-Index Bonus Strategy available) • eApplication utilizing Accelewriting[®] (No bodily fluids, no telephone interview)⁹ and Fully Underwritten (eApp or paper) available • Policy eDelivery available with eApplication (Not available with Juvenile, paper application or Fully Underwritten process) 	<ul style="list-style-type: none"> • 15 Days - 17 Years \$50,000 - \$99,999 Juvenile Issue (eApp only) • Accelewriting[®] (eApp only) <ul style="list-style-type: none"> - 18 Years - 50 Years \$100,000 - \$1,000,000 - 51 Years - 65 Years \$100,000 - \$500,000 • Fully Underwritten (eApp and paper) <ul style="list-style-type: none"> - 18 Years - 50 Years \$1,000,001 and over - 51 Years - 65 Years \$500,001 and over - 66 Years - 85 Years (to 70 Years in CA) \$100,000 and over 	<ul style="list-style-type: none"> • Accelerated Benefit Insurance Rider for Terminal Condition or Chronic Illness⁵ (Inherent Rider - no additional charge; Chronic Illness not available in CA) • Over Loan Lapse Protection Rider (Inherent Rider - no additional charge unless invoked by policyowner) • Optional Riders (For an additional charge): <ul style="list-style-type: none"> - Accidental Death Benefit Rider - Children's Term Rider - Guaranteed Insurability Option Rider - Waiver of Monthly Deductions Rider • Surrender Charge - Fifteen years

ANNUITY PRODUCTS

Product	Features	Issue Ages	Riders & Surrender Charges																																																
Milestone MYGA Multi-Year Guaranteed Annuity	<ul style="list-style-type: none"> Minimum Premium - \$15,000 (Qualified and Non-Qualified) Choice of 3-, 4-, 5-, 6-, or 7-year guarantee period Competitive Fixed Interest Rate Tax-Deferred Growth Penalty Free Withdrawals¹¹ (See table below.) <ul style="list-style-type: none"> Beginning contract year 2, 10% each year Penalty Free Window¹² Market Value Adjustment (MVA) Annuitant Payout Options¹³ - Period Certain Only, Life Only, Life with Period Certain, Joint and Survivor, Fixed Income No annual contract fees eApplication and paper application available 	<ul style="list-style-type: none"> 15 Days - 90 Years (Applies to both the Owner & Annuitant) 	<ul style="list-style-type: none"> 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%</td> <td>8%</td> <td>7%</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>4-Year</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td></td> <td></td> <td></td> </tr> <tr> <td>5-Year</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td></td> <td></td> </tr> <tr> <td>6-Year</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td></td> </tr> <tr> <td>7-Year</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> </tr> </tbody> </table>	Guarantee Period	1 st	2 nd	3 rd	4 th	5 th	6 th	7 th	3-Year	9%	8%	7%					4-Year	9%	8%	7%	6%				5-Year	9%	8%	7%	6%	5%			6-Year	9%	8%	7%	6%	5%	4%		7-Year	9%	8%	7%	6%	5%	4%	3%
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Milestone MYGA Multi-Year Guaranteed Annuity (California Only)	<ul style="list-style-type: none"> Minimum Premium - \$15,000 (Qualified and Non-Qualified) Choice of 3-, 4-, 5-, 6-, or 7-year guarantee period Competitive Fixed Interest Rate Tax-Deferred Growth Penalty Free Withdrawals¹¹ (See table below.) <ul style="list-style-type: none"> Beginning contract year 2, 10% each year Penalty Free Window¹² No Market Value Adjustment (MVA) Annuitant Payout Options¹³ - Period Certain Only, Life Only, Life with Period Certain, Joint and Survivor, Fixed Income No annual contract fees eApplication and paper application available 	<ul style="list-style-type: none"> 15 Days - 90 Years (Applies to both the Owner & Annuitant) 	<ul style="list-style-type: none"> 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>8.40%</td> <td>8.35%</td> <td>7.35%</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>4-Year</td> <td>8.40%</td> <td>8.35%</td> <td>7.35%</td> <td>6.30%</td> <td></td> <td></td> <td></td> </tr> <tr> <td>5-Year</td> <td>8.40%</td> <td>8.35%</td> <td>7.35%</td> <td>6.30%</td> <td>5.30%</td> <td></td> <td></td> </tr> <tr> <td>6-Year</td> <td>8.40%</td> <td>8.35%</td> <td>7.35%</td> <td>6.30%</td> <td>5.30%</td> <td>4.25%</td> <td></td> </tr> <tr> <td>7-Year</td> <td>8.40%</td> <td>8.35%</td> <td>7.35%</td> <td>6.30%</td> <td>5.30%</td> <td>4.25%</td> <td>3.20%</td> </tr> </tbody> </table>	Guarantee Period	1 st	2 nd	3 rd	4 th	5 th	6 th	7 th	3-Year	8.40%	8.35%	7.35%					4-Year	8.40%	8.35%	7.35%	6.30%				5-Year	8.40%	8.35%	7.35%	6.30%	5.30%			6-Year	8.40%	8.35%	7.35%	6.30%	5.30%	4.25%		7-Year	8.40%	8.35%	7.35%	6.30%	5.30%	4.25%	3.20%
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Subsequent Surrender Charge Periods and Penalty-Free Windows Table

Guarantee Period	Subsequent Surrender Charge Periods	When Your Client Can Expect a Penalty-Free Window
3-Year	Two	Twice: at contract anniversary years 3 and 6
4-Year	Two	Twice: at contract anniversary years 4 and 8
4-Year (Florida)	One	Once: at contract anniversary year 4
5-Year	One	Once: at contract anniversary year 5
6-Year	One	Once: at contract anniversary year 6
6-Year (Florida)	None	N/A: does not repeat
7-Year	None	N/A: does not repeat

ANNUITY PRODUCTS

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Single Premium Immediate Annuity	<ul style="list-style-type: none"> Minimum Premium - \$5,000 (Qualified and Non-Qualified) Guaranteed Income Stream Annuitant Payout Options¹³ - Period Certain, Life Income, Life Income with Period Certain, Joint Life Income, Joint Life with Period Certain Payout Option Frequency - Monthly, Quarterly, Semi-annually, Annually No contract fees or annual charges 	<ul style="list-style-type: none"> 15 Days - 85 Years (Applies to both the Owner & Annuitant) No age limit if Period Certain option selected 	<ul style="list-style-type: none"> One-Time Withdrawal Rider¹⁴ (Liquidity Rider) (Inherent Rider - no additional charge) 																		
Sage Choice Single Premium Deferred Annuity	<ul style="list-style-type: none"> Minimum Premium - \$2,000 (Qualified and Non-Qualified) Guaranteed Minimum Fixed Interest Rate 2% in Years 1 - 10 and 3% Years 11+ No policy fees or annual charges Penalty Free Withdrawals¹¹ <ul style="list-style-type: none"> Maximum Free Percentage of 10% each year Confinement/Terminal Illness Waiver of Surrender Charge Bailout Feature¹⁵ Market Value Adjustment (MVA)¹⁶ Monthly Interest Option (MIO) 	<ul style="list-style-type: none"> 15 Days - 90 Years (Applies to both the Owner & Annuitant) 	<ul style="list-style-type: none"> Surrender Charges: <table border="1" data-bbox="1503 586 1902 669"> <thead> <tr> <th>Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> </tr> </thead> <tbody> <tr> <td>Charge %</td> <td>7%</td> <td>7%</td> <td>7%</td> <td>6%</td> </tr> </tbody> </table> <table border="1" data-bbox="1503 695 1835 777"> <thead> <tr> <th>Year</th> <th>5</th> <th>6</th> <th>7+</th> </tr> </thead> <tbody> <tr> <td>Charge %</td> <td>5%</td> <td>3%</td> <td>0%</td> </tr> </tbody> </table> 	Year	1	2	3	4	Charge %	7%	7%	7%	6%	Year	5	6	7+	Charge %	5%	3%	0%
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* There is a 1% annual account value charge for the higher growth potential of the HIGH CAP/PAR Strategies.

¹ Sagicor Financial Company Limited is a separate entity and is not responsible for the insurer's financial condition or contractual obligations.

² The bonus is guaranteed if the current declared crediting rate being offered is greater than the guaranteed minimum declared crediting rate in the policy.

³ Issuance of the policy may depend upon the answers to the health questions set forth in the application. Additional requirements may be needed when referred to underwriting.

⁴ Underwriting reserves the right to order additional requirements for all Face Amounts, ages, and rate classes.

⁵ Only one Accelerated Benefit is payable.

⁶ Chronic illness is not available on Standard risk classes, but terminal illness is available.

⁷ In WV, Minimum Face Amount is \$25,001.

⁸ Only available when applicant is referred to underwriting (RTU) for the following Face Amounts and ages: \$500,001 to \$750,000 for ages 18 years to 55 years and \$750,001 to \$1,000,000 for ages 18 years to 45 years.

⁹ No Medical Exam for Qualified Applicants: All applicants must answer application health questions and undergo automated underwriting review. Depending on health answers, electronic report results, age, and amount of insurance applied for, an applicant may not receive an immediate decision, and a review of more information and/or a medical exam may be required to determine eligibility.

¹⁰ No Lapse Guarantee is subject to the terms and conditions specified in the policy. The No Lapse feature does not mean the policy can never lapse. See policy for more details.

¹¹ Withdrawals made prior to age 59 ½ may be subject to ordinary income tax and a 10% IRS tax penalty.

¹² At the end of the initial guarantee period, a 30-day penalty-free window begins. A full or partial withdrawal may be taken during the "window" without a surrender charge or market value adjustment. Refer to Form 9089 or 9089-CA (for California) for additional details.

¹³ Annuity payout options based on the Annuitant's life will be determined by the Annuitant's age and sex. In Montana, the annuity payout options will be determined by the Annuitant's age only. For annuity payouts with Period Certain, the minimum payment period is 5 years.

¹⁴ For the Period Certain, Life Income with Period Certain and Joint Life with Period Certain, this rider provides for a one-time withdrawal of up to 30% of the withdrawal base at any time during the period beginning with the first contract anniversary through the end of the guaranteed period. Exercise of the one-time withdrawal will result in a reduced annuity income payment. This rider may be exercised only by the original owner, as of the contract date. The minimum withdrawal amount is \$2,500. This rider may not be available in all states. This rider is not available when this product is sold in combination with any other Sagicor product.

¹⁵ Part of the Penalty Free Withdrawal provision is known as the "Bailout Feature." Beginning in contract year 2, if the renewal rate is more than 1% below the Initial Fixed Interest Rate, the owner may request, within 30 days of notification, to receive the Accumulation Value without incurring a Surrender Charge or MVA. The "Bailout Feature" is only available the first time that a Declared Fixed Interest Rate is more than 1% below the contract's Initial Fixed Interest Rate.

¹⁶ MVA not applicable in MN, MO and PA.

SAGICOR LIFE INSURANCE COMPANY

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PRODUCER RESOURCE CENTER

(888) 724-4267 Ext. 4680



LIFE INSURANCE COMPANY

The information contained in this product guide is summary in nature. If you have questions about the policy and riders, please contact Sagicor's Producer Resource Center (PRC) at 888-724-4267, extension 4680. Insurance and annuities issued by Sagicor Life Insurance Company, Home office: Scottsdale, Arizona. Products have limitations and restrictions including surrender charges and are not available in all states. Guarantees are based on the claims-paying ability of Sagicor. Withdrawals from non-MEC life insurance policies are a tax-free return of basis first. Loans from non-MECs are not taxed as distributions for so long as the contract stays in force. MEC policies are taxed differently. Sagicor does not provide tax or estate planning advice. Your client(s) should consult their tax advisor(s).

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Insurance and annuities issued by Sagicor Life Insurance Company. Home office: Scottsdale, AZ. Products may have limitations and restrictions including surrender charges and market value adjustments and are not available in all states. Guarantees are based on the claims-paying ability of Sagicor. Sagicor does not provide tax or estate planning advice. Consult tax advisor(s).

Policy/Rider Forms: ICC191021, 1021, 1021CA, 1021FL, 1021ND, ICC091009, 1009, 1009FL, ICC141015, 1000, 1000FL, 1000ND, 1000SD, ICC171017, 1017, 1017CA, 1017FL, 1017ND, ICC096001, 6001, 6001CA, 6001FL, 6002, 6002SD, ICC096003, 6003, 6003FL, 6003SD, ICC096005, 6005, 6014FL, ICC096031, 6031, ICC096033, 6033, 6033FL, ICC106035, ICC106038, 6047CA, 6050, 6050CA, 6050DC, 6050SD, 6052, 6052CA, 6052DC, 6052SD, ICC106056, 6056, 6056.13, 6056ND, ICC146062, ICC156063, 6063, 6063FL, ICC176065, 6065, 6065FL, 6065ND, ICC176066, 6066, ICC196069, 6069, ICC196070, 6070, ICC196071, 6071, ICC196072, 6072, ICC196073, 6073.

Contract/Rider Forms: ICC173008, 3008, 3008CA, 3008FL, 3008ND, ICC093003, 3003, 3003CA, 3003FL, 3003MT, 3005, 3005AZ, 3005CA, 3005DE, 3005.11FL, 3005GA, 3005IA, 3005ID, 3005IL, 3005IN, 3005MA, 3005MD, 3005MN, 3005MO, 3005NC, 3005ND, 3005NE, 3005NJ, 3005.11OH, 3005OR, 3005PA, 3005RI, 3005TN, 3005TX, 3005UT, 3005VA, 3005WA, ICC096046, 6046, 6046MT, ICC176068, 6068, 6068ND.

Withdrawals prior to age 59 ½ may be subject to ordinary income tax and a 10% IRS tax penalty. Withdrawals from non-MEC life insurance policies are a tax-free return of basis first. Loans from non-MECs are not taxed as distributions for so long as the contract stays in force. MEC policies are taxed differently.