

Milestone MYGA rate increase, effective October 2, 2021

Help your clients increase their savings with a single premium deferred fixed annuity that offers:

- Highly-competitive guaranteed rates for 3, 4, 5, 6 or 7 years¹
- 10% penalty-free withdrawals beginning contract-year two
- Issue availability through age 90
- Full account value payable at death
- **HIGHER COMMISSIONS for eApplications**

National Rates

Premium Levels	3-Year*	4-Year*	5-Year*	6-Year*	7-Year*
\$100,000+	2.30%	2.35%	2.75%	2.75%	2.85%
\$50,000+	1.75%	1.85%	2.35%	2.60%	2.65%
\$15,000+	1.35%	1.35%	1.90%	2.15%	2.20%

California Rates

Premium Levels	3-Year*	4-Year*	5-Year*	6-Year*	7-Year*
\$100,000+	2.25%	2.30%	2.70%	2.70%	2.80%
\$50,000+	1.70%	1.80%	2.30%	2.55%	2.60%
\$15,000+	1.30%	1.30%	1.85%	2.10%	2.15%

Florida Rates

Premium Levels	3-Year*	4-Year*	5-Year*	6-Year*	7-Year*
\$100,000+	2.25%	2.30%	2.75%	N/A	2.85%
\$50,000+	1.75%	1.80%	2.35%	N/A	2.65%
\$15,000+	1.35%	1.30%	1.90%	N/A	2.20%

Important commission update regarding all MYGA applications

Sagicor has implemented a permanent commission change for MYGA applications signed October 2, 2021 and later. Paper applications and eApplications (electronically signed and submitted through Sagicor’s Producer Portal or distributor Firelight platform) will now pay commissions at different rates.

- **eApplication commission rates will be .50% HIGHER** than paper applications.
- **Paper application commission rates will be reduced by .15%** from the current commission rates.

Your updated commission schedule will be available when you log into the [producer portal](https://www.SagicorAgent.com), www.SagicorAgent.com, on October 2, 2021.

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

*Years referenced are contract-year terms. Interest rates will be current as of October 2, 2021. Rates subject to change.

The advantages of eApplications



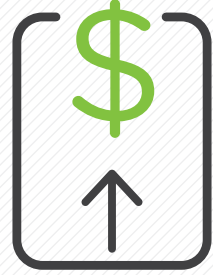
Applications are submitted in good order



Cycle times reduced up to 10 business days



Clients can eSign applications



Higher commissions

Questions?

For more information about planning with Sagicor's Milestone MYGA, please call the Producer Resource Center at **888-724-4267, ext. 4680**, or email PRC@SagicorLifeUSA.com.

Visit us online at [SagicorProducer.com](https://www.SagicorProducer.com).

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. 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 based on the claims-paying ability of issuing insurer.

Insurance Professional Only. No Public Distribution.

MM-FLY0486 | October 2, 2021

Page 2 of 2