

# Current Crediting Strategies and Rates

As of October 1, 2026



## Sage Accumulator Fixed Indexed Single Premium Deferred Annuity (Sage Accumulator FIA)

### High Band (Premium Amount: \$75,000+)

| Interest Crediting Strategy            | All States Except California |        |         | California Only |        |         |
|----------------------------------------|------------------------------|--------|---------|-----------------|--------|---------|
|                                        | 5-Year                       | 7-Year | 10-Year | 5-Year          | 7-Year | 10-Year |
| S&P 500® Index: Cap                    | 10.75%                       | 10.75% | 10.75%  | 10.65%          | 10.65% | 10.65%  |
| S&P 500® Index: Guaranteed Cap         | 10.00%                       | 10.00% | 10.00%  | N/A             | N/A    | N/A     |
| S&P 500® Index: Par                    | 58.00%                       | 57.00% | 56.00%  | 57.50%          | 56.50% | 55.50%  |
| iShares® ESG Aware MSCI USA ETF: Par   | 53.00%                       | 52.00% | 51.00%  | 52.50%          | 51.50% | 50.50%  |
| iShares MSCI EAFE ETF: Par             | 60.00%                       | 59.00% | 58.00%  | 59.50%          | 58.50% | 57.50%  |
| iShares MSCI Emerging Markets ETF: Par | 37.00%                       | 36.00% | 35.00%  | 36.50%          | 35.50% | 34.50%  |
| Declared Rate                          | 5.00%                        | 5.00%  | 5.00%   | 4.95%           | 4.95%  | 4.95%   |

### Low Band (Premium Amount: \$25,000 - \$74,999)

| Interest Crediting Strategy            | All States Except California |        |         | California Only |        |         |
|----------------------------------------|------------------------------|--------|---------|-----------------|--------|---------|
|                                        | 5-Year                       | 7-Year | 10-Year | 5-Year          | 7-Year | 10-Year |
| S&P 500® Index: Cap                    | 9.75%                        | 9.75%  | 9.75%   | 9.65%           | 9.65%  | 9.65%   |
| S&P 500® Index: Guaranteed Cap         | 9.00%                        | 9.00%  | 9.00%   | N/A             | N/A    | N/A     |
| S&P 500® Index: Par                    | 53.00%                       | 52.00% | 51.00%  | 52.50%          | 51.50% | 50.50%  |
| iShares ESG Aware MSCI USA ETF: Par    | 48.00%                       | 47.00% | 46.00%  | 47.50%          | 46.50% | 45.50%  |
| iShares MSCI EAFE ETF: Par             | 55.00%                       | 54.00% | 53.00%  | 54.50%          | 53.50% | 52.50%  |
| iShares MSCI Emerging Markets ETF: Par | 32.00%                       | 31.00% | 30.00%  | 31.50%          | 30.50% | 29.50%  |
| Declared Rate                          | 4.50%                        | 4.50%  | 4.50%   | 4.45%           | 4.45%  | 4.45%   |

Rates for the non-guaranteed Cap and Par Strategies are set at contract issue and subject to change at each contract anniversary. Rates for the Guaranteed Cap Strategy are guaranteed through the Initial Guaranteed Cap Period and are subject to change at the Subsequent Guaranteed Cap Period, if any.

**Milestone Max Multi-Year Guaranteed Single Premium Deferred Annuity (Milestone Max MGYA)**  
**NOT AVAILABLE IN CALIFORNIA**

| Premium Levels | Guarantee Period/Contract Year Term |        |        |        |        |
|----------------|-------------------------------------|--------|--------|--------|--------|
|                | 3-Year                              | 4-Year | 5-Year | 6-Year | 7-Year |
| \$75,000+      | 5.40%                               | 5.40%  | 5.90%  | 5.90%  | 6.00%  |
| \$25,000+      | 5.15%                               | 5.15%  | 5.65%  | 5.65%  | 5.85%  |

**Guaranteed Minimum Interest Rate: 1.15%**

**Milestone Multi-Year Guaranteed Single Premium Deferred Annuity (Milestone MGYA)**  
**ONLY AVAILABLE IN CALIFORNIA**

| Premium Levels | Guarantee Period/Contract Year Term |        |        |        |        |
|----------------|-------------------------------------|--------|--------|--------|--------|
|                | 3-Year                              | 4-Year | 5-Year | 6-Year | 7-Year |
| \$100,000+     | 5.35%                               | 5.35%  | 5.85%  | 5.85%  | 5.95%  |
| \$50,000+      | 5.10%                               | 5.10%  | 5.60%  | 5.60%  | 5.80%  |
| \$15,000+      | 4.35%                               | 4.35%  | 5.15%  | 5.15%  | 5.45%  |

**Guaranteed Minimum Interest Rate: 1.15%**

Interest rates, Participation Rates, and Caps are current as of October 1, 2026. Current rates, Caps, Pars, and the multi-year guaranteed annuity (MYGA) renewal commission program are subject to change at any time and at the discretion of Sagicor Life Insurance Company.

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