Sagicor®
LIFE INSURANCE COMPANY

SAGE ACCUMULATOR FIA

Fixed Indexed Single Premium Deferred Annuity

featuring interest crediting strategies linked to the S&P 500® Index and iShares® ETFs from BlackRock

CLIENT GUIDE

SAGICOR.COM

Build on your success with Sage Accumulator FIA

You've spent decades saving for your future and now, it's time to seek out smart, tax-advantaged ways to grow and protect your assets. It's time to explore Sage Accumulator FIA.

Built-in protection from losses

We can't predict how economic conditions will change during our retirement years. Negative investment returns and volatility can cause difficulties for even the most experienced investors.

Sage Accumulator FIA is designed to meet your needs in up and down markets. Your money is protected — you'll never earn less than 0.00% interest in each contract year, even during market downturns. And, with the exception of surrender charges, explained later, there are no annual contract fees.

Built-in growth and diversification opportunities

Sage Accumulator FIA provides growth opportunities through a choice of interest crediting strategies linked to the performance of the S&P 500® Index, three iShares ETFs from BlackRock or a fixed Declared Rate. These choices allow you to diversify your allocations between a guaranteed rate option, options linked to indexes featuring domestic or international exposure, or those with positive environmental, social and governance (ESG) characteristics.

Built-in longevity protection

Americans are living longer today and reaching age 100 is more common than ever.[1] So, you may spend 20 or even 30 years in retirement, which increases the risk of outliving your savings.[2] That's why Sage Accumulator FIA offers annuitization payout options that can last a lifetime.

Built-in flexibility

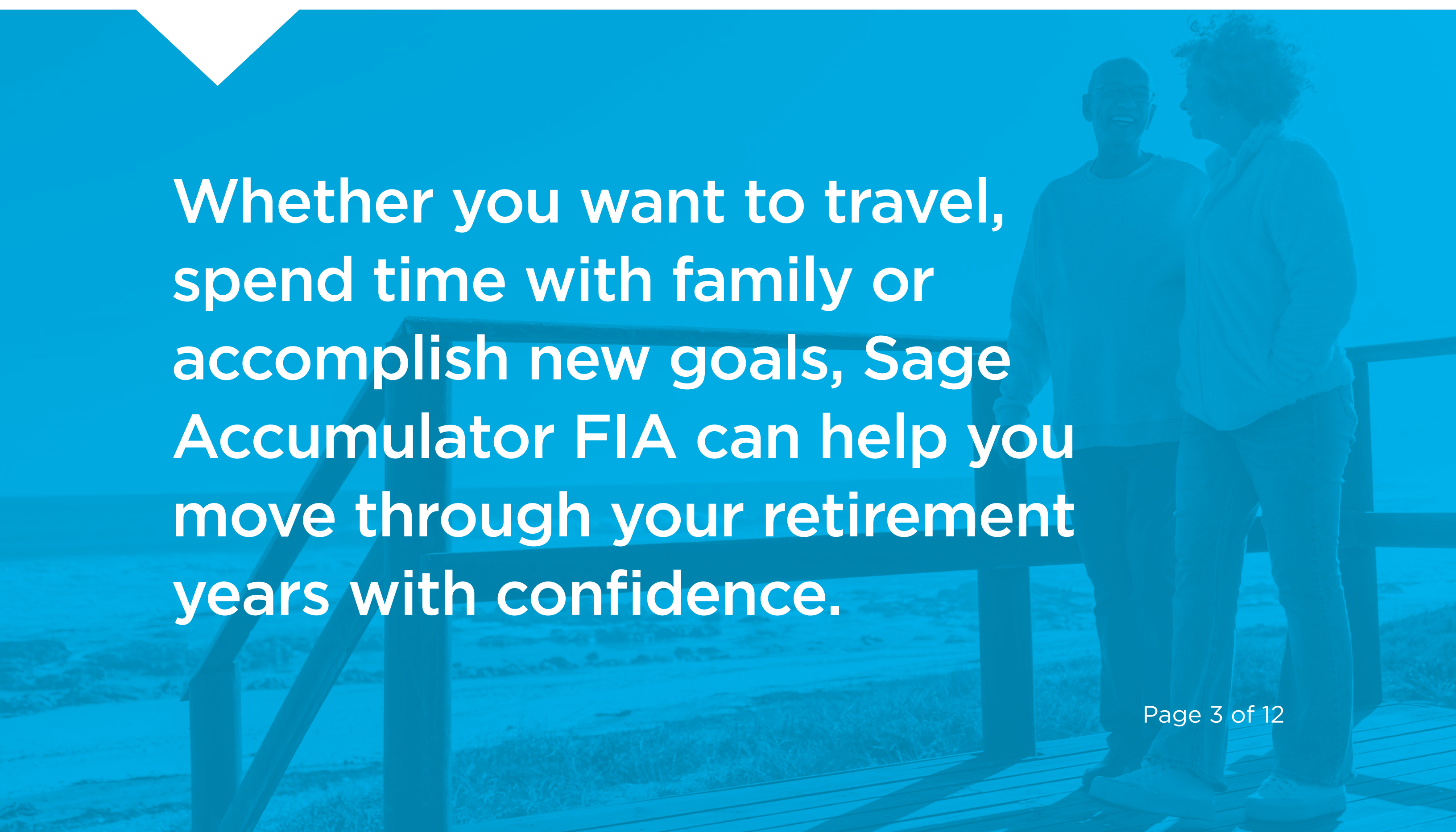
Select a surrender charge schedule of 5, 7 or 10 contract years based on your retirement horizon. If you're subject to required minimum distributions (RMDs), they're available in all years, and you can take annual penalty-free withdrawals beginning in contract year two.[3,4] You can also access your funds with no surrender charges if you become terminally ill or are placed in a nursing home.[5]

Built-in income options

Select an annuitization payout option that works best for you — payments of a fixed amount, payments for a fixed period, or payments guaranteed for life.[3]

Built-in tax deferral

Sage Accumulator FIA locks in any credited interest annually. And you benefit from compound interest and tax deferral since you only pay taxes when you begin taking payments or make withdrawals.



Whether you want to travel, spend time with family or accomplish new goals, Sage Accumulator FIA can help you move through your retirement years with confidence.

Rely on the reputation of Sagicor

Sagicor Life Insurance Company is a wholly owned subsidiary of Sagicor Financial Company, Ltd., one of the oldest insurance groups in the Americas. For over 70 years, Sagicor Life Insurance Company has helped people protect what's important in their lives and create wealth to help them achieve financial objectives.

Sagicor is rated "A-" or Excellent by A.M. Best Company, which is 4th best of 16 possible ratings.

The value of BlackRock

To bring you growth opportunities to help you protect and accumulate wealth, Sagicor partnered with BlackRock, Inc., a global asset manager and technology provider focused on helping millions of people invest to build savings that serve them throughout their lives. BlackRock is one of the world's largest ETF providers[6], and through our partnership, your fixed annuity contract gives you access to interest crediting strategies linked to the performance of iShares ETFs managed by BlackRock.

Most iShares ETFs hold a variety of company stocks or bonds and track the investment results of a benchmark bond or stock market index. The performance of these indexes serves as a benchmark used by Sagicor for the calculation of interest to be credited. Credited interest is subject to caps and participation rates prior to crediting, as explained below.

Interest crediting strategies linked to ETFs offer built-in diversification and growth potential without exposure to market risk. Your savings are not directly invested in any iShares ETF.

Experience upside potential with Sage Accumulator FIA

With a powerful combination of growth opportunities and principal protection, Sage Accumulator FIA lets you capture upside potential while providing peace of mind knowing you won't suffer market losses.

Earn credited interest from positive performance

With any positive change in the performance of the S&P 500® Index or ETF at the end of the contract year, your account value will be credited interest based, in part, on an interest rate ceiling (Cap) or a Participation rate (Par). These strategies, in part, track the movement of the index or ETF over a 12-month, point-to-point basis.

Protect your account from market losses

If the performance of the S&P 500® Index or iShares ETF from BlackRock falls into negative territory, you won't lose money. Your account value will never be credited less than 0.00% annually.

Lock in your gains

Sage Accumulator FIA protects your retirement savings over time by locking in gains during times of positive performance and preventing losses due to negative returns at the end of each contract year.

Track your progress

On each contract anniversary, you'll receive an annual statement detailing any interest credited to your contract based on the interest crediting strategy(ies) you've chosen. At this time, you can adjust your crediting strategy allocations if your needs or objectives have changed.

Understanding Caps

What is a Cap Strategy?

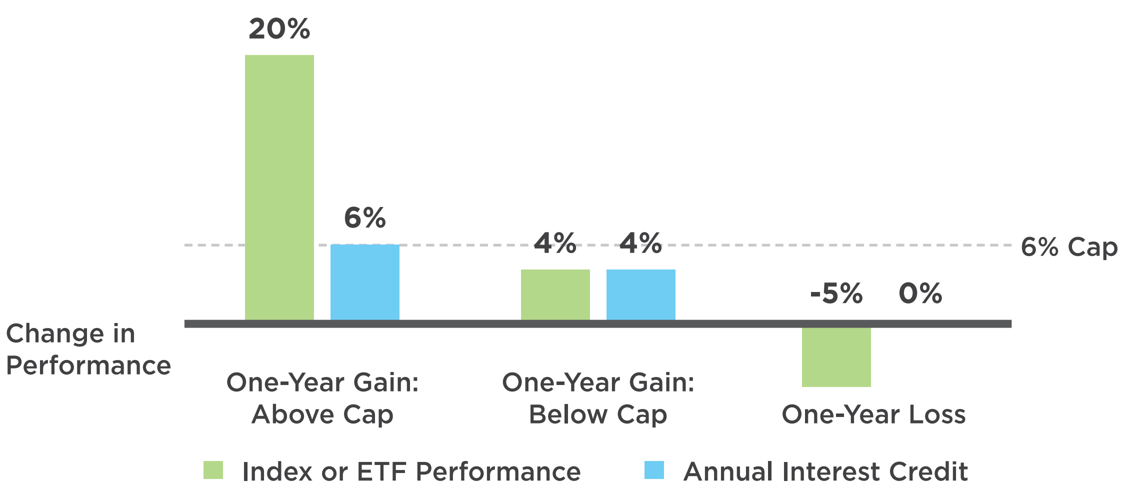
An interest rate Cap is the ceiling or specified limit of the credited interest you will receive, irrespective of the performance of the S&P 500® Index or ETF. With a Cap Strategy, when there is positive performance over a given contract year, your account will receive credited interest up to the Cap rate.

Cap Strategy Example Calculation

If the Cap is 6.00%, and the one-year performance of the S&P 500® Index or ETF is 10.00% from point-to-point, your annual interest credit would be 6.00%. If the S&P 500® Index or ETF yields -2.00%, you'll earn 0.00%.

Earn up to the interest rate Cap. Never earn less than 0.00%.

Cap Strategy Example Illustration



This illustration shows how a Cap of 6% works when the one-year, point-to-point performance of the S&P 500® Index or ETF exceeds the Cap, is less than the Cap, and falls into negative territory.

Understanding Pars

What is a Par Strategy?

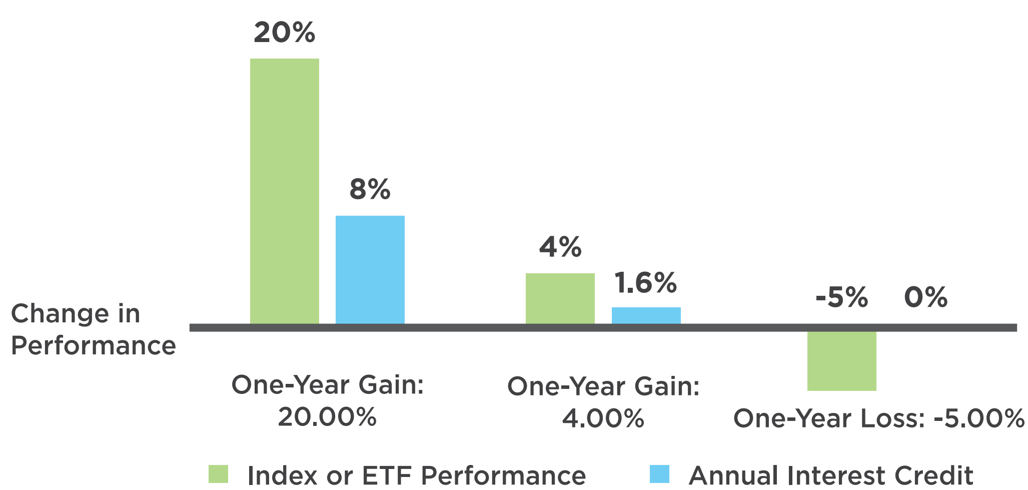
A Participation rate, or Par, is a percentage of the performance of the S&P 500® Index or ETF used to calculate credited interest, if any, to the strategy. A Par Strategy gives you the opportunity to receive credited interest based on positive changes in the performance of the S&P 500® Index or ETF.

Par Strategy Example Calculation

If the Participation rate is 40.00%, and the one-year performance of the S&P 500® Index or ETF is 10.00% from point-to-point, your annual interest credit would be 4.00%. If the S&P 500® Index or ETF yields -2.00%, you'll earn 0.00%.

Earn a percentage of the S&P 500® Index or ETF yield. Never earn less than 0.00%.

Par Strategy Example Illustration



This illustration shows how a Participation rate of 40.00% works when the one-year, point-to-point performance of the S&P 500® Index or ETF increases by 20.00%, 4.00%, and falls by 5.00%.

Your choice of strategy options

Sage Accumulator FIA offers three distinct crediting strategies for diversification. You can transfer or change interest crediting strategies at the end of each 1-year term period, subject to contract provisions.

U.S. opportunities with interest crediting strategies linked to the S&P 500® Index

If you believe in the strength of the U.S. economy, consider a strategy linked to the performance of the S&P 500® Index. The index tracks 500 of the largest U.S. publicly-traded corporations in the nation's foremost industries.

Facts about the S&P 500® Index[7]

- One of the most widely-followed U.S. indexes
- Widely regarded as the best single gauge of large-cap U.S. equities
- A leading gauge of future trends in the nation's economy

Global opportunities with strategies linked to iShares ETFs from BlackRock

If you want interest crediting opportunities and diversification with some international exposure, consider a strategy linked to:

iShares MSCI EAFE ETF

The iShares MSCI EAFE ETF seeks to track the investment results of an index composed of large- and mid-capitalization developed market equities, excluding the U.S. and Canada. ***ETF benchmark: MSCI EAFE Index.***

iShares MSCI Emerging Markets ETF

The iShares MSCI Emerging Markets ETF seeks to track the investment results of an index composed of large- and mid-capitalization emerging market equities. ***ETF benchmark: MSCI Emerging Markets Index.***

If you are seeking interest crediting opportunities linked to an index that tracks U.S. companies that have a focus on ESG qualities, consider a strategy linked to:

- **iShares ESG Aware MSCI USA ETF**

  The iShares ESG Aware MSCI USA ETF seeks to track the investment results of an index composed of U.S. companies that have positive ESG characteristics as identified by the index provider while exhibiting risk and return characteristics similar to those of the parent index. ***ETF benchmark: MSCI USA Extended ESG Focus Index***

A Declared Rate Strategy

If you are seeking the assurance of a guaranteed minimum fixed rate, consider Sage Accumulator FIA's Declared Rate Strategy. You'll earn interest credited daily, based on a fixed rate declared by Sagicor, which is guaranteed to never be less than the guaranteed minimum declared rate.

Learn more about the available crediting strategies

Get a more in-depth perspective. Scan the QR code or visit sagicorlife.co/creditingstrategies11 to view additional information and download PDFs of the Allocation Guide and the latest quarterly fact sheets.

Additional Sage Accumulator FIA features

Surrender charges

You may select from three different surrender charge options:

Surrender Charge Schedule	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th
5-Year	9.00%	8.00%	7.00%	6.00%	5.00%					
7-Year	9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%			
10-Year	9.00%	9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%	2.00%	1.00%

Market Value Adjustment (MVA)

During your 5-, 7-, or 10-year surrender charge period, an MVA will apply if you surrender your contract or take any partial withdrawals above the maximum penalty-free withdrawal amount.

Depending on interest rate changes, the MVA may increase or decrease the benefits payable under your contract, but it will never reduce your cash surrender value below the guaranteed cash surrender value. MVAs do not apply to penalty-free withdrawals, the death benefit, or if the Nursing Home Facility or Confined Care Facility Confinement, or Terminal Illness waiver requirements are met.[4, 5]

[1]Schaeffer, Katherine. "U.S. Centenarian Population is Projected to Quadruple Over the Next 30 Years." The Pew Research Center – Short Reads. January 9, 2024.

[2]The Administration for Community Living. "2023 Profile of Older Americans." May 2024.

[3]In the first contract year, the owner may elect to withdraw penalty free an amount up to the contract's full required minimum distribution (RMD) amount that Sagicor has calculated for the applicable calendar year; and in each contract year after the first, the RMD amount that is available for the owner to elect to withdraw penalty free in that contract year is equal to the contract's RMD amount that Sagicor has calculated for the applicable calendar year less any amount that in that contract year the owner has already withdrawn penalty free. In each contract year, the total RMD amount that the owner has elected to withdraw penalty free during that contract year will reduce by an equal amount the amount that is available to the owner during that contract year to otherwise withdraw penalty free.

[4]Withdrawals prior to age 59½ may be subject to ordinary income tax and a 10.00% IRS tax penalty.

[5]Not long-term care insurance. Please see the contract to review qualification specifications.

[6]BlackRock, as of February 28, 2025.

[7]S&P Dow Jones Indices, S&P 500®, as of February 28, 2025.

Retire with confidence.
Retire with Sage Accumulator FIA.

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Sagicor®

Wise Financial Thinking for Life®

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