Milestone MYGA
Multi-Year Guaranteed Annuity

PRODUCT QUICK VIEW

Sagicor's Milestone MYGA is a single premium deferred fixed annuity that offers competitive interest rates[1] for a 3, 5, or 7 year guarantee period.

FEATURES/BENEFITS

- eApplication and paper application available
- Issue Age for Owner and Annuitant - 15 days to 90 years (age last birthday)
- Minimum Premium Amount: $15,000 (Qualified and Non-Qualified)
- Maximum Premium Amount: $750,000 (higher amounts are available with Home Office Approval)
- Choice of 3, 5, or 7 year Guarantee Period
- No annual contract fees
- Penalty Free Withdrawals[2] allowed:
  – Maximum Penalty Free Withdrawal Percentage: 10% each year (beginning contract year 2)
- Penalty Free Window: 30 days following the end of the guarantee period
  – Withdrawal of some or all of the Accumulation Value
- Guaranteed Surrender Value:
  – Equals 87.5% of the single premium paid, accumulated at the nonforfeiture rate, adjusted by net withdrawals plus surrender charges, if any
- Market Value Adjustment (MVA)
- Maturity is reached on the contract anniversary following the Annuitant's 100th birthday
- The Death Benefit may be paid out in a lump sum or an available settlement option

SURRENDER CHARGES

Guarantee Period	1st	2nd	3rd	4th	5th	6th	7th
7 Year	9%	8%	7%	6%	5%	4%	3%
5 Year	9%	8%	7%	6%	5%		
3 Year	9%	8%	7%				

FOOTNOTES

[1]. For current rates, download the Current Crediting Strategies/Rates PDF (Form 4062) from the Producer Portal.

[2]. Withdrawals made prior to age 59 ½ are subject to ordinary income taxation and may be subject to tax penalties.

If you have questions about the contract and riders, please contact Sagicor's Producer Resource Center (PRC) at 888-724-4267 ext. 4680. Products issued by Sagicor Life Insurance Company. Not available in all states and variations may apply. Home Office: Scottsdale, Arizona.

Contract Forms: ICC173008

CONTACT US

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For producer use only. Not for use with the general public.
Sagicor is rated "A-" (Excellent) by A.M. Best Company (4th best out of 16 possible ratings).
This rating is based on Sagicor's financial strength and ability to meet its ongoing obligations.