

## Milestone MYGA 5 rates increase to up to 3.00% starting December 1, 2021

This is great news for clients who want to lock in a higher 5-year guaranteed rate of interest — with no exposure to market risk. Milestone MYGA offers clients a choice of competitive interest crediting for 3, 4, 5, 6 and 7 years, plus:

- 10% penalty-free withdrawals beginning contract-year two
- Issue availability through age 90
- Full account value payable at death

### National Rates

Premium Levels	3-Year*	4-Year*	5-Year*	6-Year*	7-Year*
\$100,000+	2.30%	2.35%	3.00%	2.75%	2.85%
\$50,000+	1.75%	1.85%	2.60%	2.60%	2.65%
\$15,000+	1.35%	1.35%	2.15%	2.15%	2.20%

### California Rates

Premium Levels	3-Year*	4-Year*	5-Year*	6-Year*	7-Year*
\$100,000+	2.25%	2.30%	2.95%	2.70%	2.80%
\$50,000+	1.70%	1.80%	2.55%	2.55%	2.60%
\$15,000+	1.30%	1.30%	2.10%	2.10%	2.15%

### Florida Rates

Premium Levels	3-Year*	4-Year*	5-Year*	6-Year*	7-Year*
\$100,000+	2.25%	2.30%	3.00%	2.70%	2.85%
\$50,000+	1.75%	1.80%	2.60%	2.55%	2.65%
\$15,000+	1.35%	1.30%	2.15%	2.10%	2.20%

\*Years referenced are contract-year terms. Interest rates are current as of December 1, 2021. Rates subject to change.

### Important commission information for all MYGA applications

Sagicor 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 commission schedule is available on the [producer portal](https://www.SagicorAgent.com), [www.SagicorAgent.com](https://www.SagicorAgent.com).

For more information about planning with Sagicor's Milestone MYGA, please call Underwriters Marketing Service at **800-524-1774**.

Visit us online at [www.CallUMS.com](http://www.CallUMS.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 (4<sup>th</sup> best out of 16 possible ratings), affirmed as of November 4, 2021. Rating based on the claims-paying ability of issuing insurer.

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