

Reach new heights with a Milestone Multi-Year Guaranteed Annuity laddering strategy



Laddering with a Multi-Year Guaranteed Annuity (MYGA), a single premium deferred annuity, works like other investment laddering strategies. Since Milestone MYGA features guaranteed credited interest rates and a choice of guarantee periods, you can ladder — or stagger — MYGAs for 3, 4, 5, 6 or 7 contract years. This strategy locks in current rates for different guarantee periods and provides you with the opportunity for liquidity today and in the future.

How laddering works



Meet Sally

She's a conservative investor seeking principal protection and growth opportunities, but she worries about market volatility, liquidity and inflation. After discussing her options with her team of advisors, Sally decides to reallocate \$300,000 to buy three \$100,000 Milestone MYGAs:

- A 3-year* with **4.65%** guaranteed interest crediting rate¹
- A 4-year* with **4.85%** guaranteed interest crediting rate¹
- A 5-year* with **5.00%** guaranteed interest crediting rate¹

See the results

Here's the cash surrender value of Sally's Milestone MYGAs at the end of the 3, 4 and 5-year guarantee periods:

Cash Surrender Value (CSV)



Talk to your financial professional today to see if a laddering strategy with Sagicor's Milestone MYGA can help you retire with confidence.

*Years referenced are contract year terms. Interest rates are current as of May 11, 2023. Current rates are subject to change at any time and at the discretion of the Company.

Milestone MYGA's Guaranteed Minimum Interest Rate, following the Initial Guaranteed Interest Rate, is currently 1.25%.

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

Sagicor is rated "A-" (Excellent) by A.M. Best Company (4th best out of 16 possible ratings), affirmed as of November 4, 2021. Rating and guarantees based on the claims-paying ability of Sagicor Life Insurance Company.