

Milestone MYGA Multi-Year Guaranteed Annuity

PRODUCT QUICK VIEW



LIFE INSURANCE COMPANY

Sagikor's Milestone MYGA is a single premium deferred fixed annuity that offers competitive interest rates¹ for a 3-, 4-, 5-, 6-, 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-, 4-, 5-, 6-, or 7-year guarantee periods
- No annual contract fees
- Penalty Free Withdrawals² allowed:
 - Maximum Penalty Free Withdrawal Percentage: 10% each year (beginning contract year 2)
- Penalty Free Window: 30 days following the end of the initial surrender charge period, at the beginning of each subsequent surrender charge period³
 - A partial or total withdrawal of principal and earned interest can be taken without being subject to a surrender charge or market value adjustment (MVA).
- 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	1 st	2 nd	3 rd	4 th	5 th	6 th	7 th
3-Year	9%	8%	7%				
4-Year	9%	8%	7%	6%			
5-Year	9%	8%	7%	6%	5%		
6-Year*	9%	8%	7%	6%	5%	4%	
7-Year	9%	8%	7%	6%	5%	4%	3%

- Subsequent surrender charge period will repeat as follows:
 - Twice for the 3-year and 4-year guarantee periods⁴
 - Once for the 5-year and 6-year guarantee periods
 - Never for the 7-year guarantee period

* 6-Year guaranteed rates not available in FL, DC, DE, ND & SD.

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.

³ Does not apply to the 7-year guarantee period, as there is no subsequent surrender charge period.

⁴ In Florida, once for the 4-year guarantee period.

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

Contract Form: ICC173008, 3008, 3008FL, 3008ND

CONTACT US

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