

Life Insurance Products

Product	Strategy	Rate
Fixed Indexed Single Premium Whole Life Policy Form: 1005	Declared Rate Strategy - Interest Rate	3.50%
	S&P 500® Index Strategy - Cap Rate	7.00%
	Global Multi-Index Strategy - Participation Rate	65.00%
	Minimum Guaranteed Interest Rate	2.00%
Interest Sensitive Single Premium Whole Life Policy Form: 1002	Current Declared Interest Rate Year 1	4.00%
	Current Declared Interest Rate Years 2+	3.00%*
	Minimum Guaranteed Interest Rate	3.00%
Sage No Lapse Universal Life Policy Form: ICC101010/1010	Current Interest Rate	3.00%
	Guaranteed Annual Interest Rate	2.50%
Sage Indexed Universal Life Policy Form: ICC171017	Declared Rate Bonus Strategy - Interest Rate	2.50%
	S&P 500® Index Bonus Strategy - Cap Rate	12.00%
	Global Multi-Index Bonus Strategy - Participation Rate	70.00%

* Current declared interest rate years 2+ is not guaranteed.

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Annuity Products

Product	Strategy	Rate
Sage Choice Single Premium Deferred Annuity Policy Form: 3005	First Year Fixed Interest Rate	3.50%
	Minimum Guaranteed Interest Rate Years 1 thru 10	2.00%
	Minimum Guaranteed Interest Rate Years 11+	3.00%
Sage Select Fixed Indexed Annuity Policy Form: ICC143006	Declared Rate Strategy - Interest Rate	2.00%
	S&P 500® Index Strategy - Cap Rate	4.00%
	Global Multi-Index Strategy - Participation Rate	40.00%
Sage Secure 10 Year Fixed Indexed Annuity Policy Form: ICC173007	Declared Rate Strategy - Interest Rate	2.80%
	S&P 500® Index Strategy - Cap Rate	6.30%
	Global Multi-Index Strategy - Participation Rate	60.00%
Sage Secure 7 Year Fixed Indexed Annuity Policy Form: ICC173007	Declared Rate Strategy - Interest Rate	2.75%
	S&P 500® Index Strategy - Cap Rate	6.15%
	Global Multi-Index Strategy - Participation Rate	55.00%
Sage Secure 5 Year Fixed Indexed Annuity Policy Form: ICC173007	Declared Rate Strategy - Interest Rate	2.35%
	S&P 500® Index Strategy - Cap Rate	6.00%
	Global Multi-Index Strategy - Participation Rate	55.00%

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LIFE INSURANCE COMPANY

Current Crediting Strategies/Rates as of January 12, 2019

Producer Resource Center (888) 724-4267 Ext. 4680
SagikorLifeUSA.com

Annuity Products

Product	Strategy	Rate
Milestone MYGA 7 Year Policy Form: ICC173008	Current Fixed Interest Rate w/\$100,000+ Premium	3.85%
	Current Fixed Interest Rate w/\$50,000+ Premium	3.55%
	Current Fixed Interest Rate w/\$15,000+ Premium	3.05%
Milestone MYGA 5 Year Policy Form: ICC173008	Current Fixed Interest Rate w/\$100,000+ Premium	3.75%
	Current Fixed Interest Rate w/\$50,000+ Premium	3.15%
	Current Fixed Interest Rate w/\$15,000+ Premium	2.65%
Milestone MYGA 3 Year Policy Form: ICC173008	Current Fixed Interest Rate w/\$100,000+ Premium	3.05%
	Current Fixed Interest Rate w/\$50,000+ Premium	2.35%
	Current Fixed Interest Rate w/\$15,000+ Premium	1.75%

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