

Life Insurance Products

Product	Strategy	Rate
Fixed Interest Single Premium Whole Life Policy Form: 1005	Declared Rate Strategy - Interest Rate	3.50%
	S&P 500® Index Strategy w/CAP	7.00%*
	Global Multi-Index Strategy w/PAR	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%
Fixed Indexed Universal Life Policy Form: ICC101004/1004	Declared Rate Strategy - Interest Rate	4.00%
	S&P 500® Index Strategy w/CAP	11.00%*
	Global Multi-Index Strategy w/PAR	70.00%**
	Minimum Guaranteed Interest Rate	2.00%

* Interest Rate Cap ** Participation Rate *** 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 w/CAP	4.00%*
	Global Multi-Index Strategy w/PAR	40.00%**
Sage Secure 10 Year Fixed Indexed Annuity Policy Form: ICC173007	Declared Rate Strategy - Interest Rate	2.80%
	S&P 500® Index Strategy w/CAP	6.30%*
	Global Multi-Index Strategy w/PAR	70.00%**
Sage Secure 7 Year Fixed Indexed Annuity Policy Form: ICC173007	Declared Rate Strategy - Interest Rate	2.75%
	S&P 500® Index Strategy w/CAP	6.15%*
	Global Multi-Index Strategy w/PAR	65.00%**
Sage Secure 5 Year Fixed Indexed Annuity Policy Form: ICC173007	Declared Rate Strategy - Interest Rate	2.35%
	S&P 500® Index Strategy w/CAP	6.00%*
	Global Multi-Index Strategy w/PAR	60.00%**

* Interest Rate Cap ** Participation Rate

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Annuity Products

Product	Strategy	Rate
Milestone MYGA 7 Year Policy Form: ICC173008	Current Fixed Interest Rate w/\$100,000+ Premium	3.70%
	Current Fixed Interest Rate w/\$50,000+ Premium	3.40%
	Current Fixed Interest Rate w/\$15,000+ Premium	2.90%
Milestone MYGA 5 Year Policy Form: ICC173008	Current Fixed Interest Rate w/\$100,000+ Premium	3.60%
	Current Fixed Interest Rate w/\$50,000+ Premium	3.00%
	Current Fixed Interest Rate w/\$15,000+ Premium	2.50%
Milestone MYGA 3 Year Policy Form: ICC173008	Current Fixed Interest Rate w/\$100,000+ Premium	3.00%
	Current Fixed Interest Rate w/\$50,000+ Premium	2.35%
	Current Fixed Interest Rate w/\$15,000+ Premium	1.75%

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