



**SAGICOR LIFE INSURANCE COMPANY  
 COMMISSION SCHEDULE  
 EFFECTIVE JULY 15, 2025  
 Independent Commission Level: AGA**

Producer Name: \_\_\_\_\_

Producer Number: \_\_\_\_\_ Effective Date: \_\_\_\_\_

**Life Product Name / Commission Percentages**

**WealthCare Indexed Single Premium Universal Life Insurance (WealthCare)**

<b>Issue Ages</b>	<b>1<sup>st</sup> Year Only (Electronic Applications ONLY)</b>
18 – 75	11.00%
76	10.25%
77	9.50%
78	8.75%
79	8.00%
80	7.25%
81	6.50%
82	5.75%
83	5.00%
84	4.25%
85	3.50%

**Sage Whole Life Insurance (Sage Whole Life)<sup>1,2</sup>**

<b>Issue Ages</b>	<b>Year 1 (Target)</b>	<b>Years 2-10</b>	<b>Years 11+</b>
0 – 85	90.00%	6.00%	1.00%

<sup>1</sup> Available for Conversion ONLY.

<sup>2</sup> Please refer to the Term Conversion Program document (form 4367) for more information including contractual conversion details.

## Annuity Product Name / Commission Percentages

### Milestone Max Multi-Year Guaranteed Single Premium Deferred Annuity (Milestone Max MYGA)<sup>1</sup> and Milestone Multi-Year Guaranteed Single Premium Deferred Annuity (Milestone MYGA)<sup>1</sup>

#### 7-Year Surrender Charge Period

<b>Issue Ages</b>	<b>1<sup>st</sup> Year Only (Electronic Applications ONLY)</b>
0 – 80	2.30%
81 – 85	1.80%
86 – 90	1.05%

#### 6-Year Surrender Charge Period

<b>Issue Ages</b>	<b>1<sup>st</sup> Year Only (Electronic Applications ONLY)</b>
0 – 80	2.25%
81 – 85	1.50%
86 – 90	1.00%

#### 5-Year Surrender Charge Period

<b>Issue Ages</b>	<b>1<sup>st</sup> Year Only (Electronic Applications ONLY)</b>
0 – 80	2.25%
81 – 85	1.50%
86 – 90	1.00%

#### 4-Year Surrender Charge Period

<b>Issue Ages</b>	<b>1<sup>st</sup> Year Only (Electronic Applications ONLY)</b>
0 – 80	1.70%
81 – 85	1.05%
86 – 90	0.80%

#### 3-Year Surrender Charge Period

<b>Issue Ages</b>	<b>1<sup>st</sup> Year Only (Electronic Applications ONLY)</b>
0 – 80	1.55%
81 – 85	1.05%
86 – 90	0.80%

<sup>1</sup> Commission payout is based on the Annuitant's age.

## Annuity Product Name / Commission Percentages

### Sage Accumulator Fixed Indexed Single Premium Deferred Annuity (Sage Accumulator FIA)<sup>1</sup>

#### 10-Year Surrender Charge Period

Issue Ages	<b>1<sup>st</sup> Year Only</b> <i>(Electronic Applications ONLY)</i>
0 – 80	7.00%
81 – 85	3.75%
86 – 90	2.00%

#### 7-Year Surrender Charge Period

Issue Ages	<b>1<sup>st</sup> Year Only</b> <i>(Electronic Applications ONLY)</i>
0 – 80	5.00%
81 – 85	2.75%
86 – 90	2.00%

#### 5-Year Surrender Charge Period

Issue Ages	<b>1<sup>st</sup> Year Only</b> <i>(Electronic Applications ONLY)</i>
0 – 80	3.75%
81 – 85	2.00%
86 – 90	2.00%

### Single Premium Immediate Annuity (SPIA)<sup>1,2</sup>

<b>1<sup>st</sup> Year Only</b> <i>(Paper Applications ONLY)</i>		
≥ 10 Years	≥ 10 Years	< 10 Years
Age	Age	Age
<b>0 – 80</b>	<b>81 – 120</b>	<b>0 – 120</b>
3.00%	3.00%	2.00%

<sup>1</sup> Commission payout is based on the Annuitant's age.

<sup>2</sup> Ages 86 – 120 Period Certain only.

**This Commission Schedule, along with the terms and conditions contained herein, is a supplement to the terms and conditions of the Producer Agreement.** The Commission Schedule may be amended by the Company at its option, and each amendment shall be effective upon written notice to you. Each amendment to the Schedule will apply only to applications written after the effective date of the amendment.

- Policy Fees are fully commissionable.
- Renewal commissions are paid up to target.
- All Riders are commissioned at the same rate as the base policy.
- Commissions will not be paid on premiums waived under the Waiver of Premium Rider.
- If additional premium is charged because the risk is substandard and permanent, commission will be paid on the additional premium.
- Commissions are paid 24 hours after the policy/contract is settled. All commissions are paid through electronic funds transfer (EFT).
- Commission chargebacks may apply if the policy or contract is rescinded.

**Chargebacks: Death**

**Milestone Max MYGA, Milestone MYGA and Sage Accumulator FIA:** Commission chargeback will apply on non-accidental death of the owner occurring during an annuity contract's first 12 months. The chargeback is: 100% in months 1–6; 50% in months 7–12. Commission chargeback will not apply on accidental deaths.

**Chargebacks: Surrender, Lapse, Not Taken**

**All Policies/Contracts:** 100% commission chargeback will apply if a policy or contract is not-taken during the Free Look period.

**WealthCare:** 100% commission chargeback will apply if the policy is surrendered or lapses in the first 12 months, 75% commission chargeback will apply in months 13-24, and 50% commission chargeback will apply in months 25-36.

**Sage Whole Life:** 100% commission chargeback on any unearned portion will apply if the policy is surrendered or lapses in the first 12 months.

**Milestone Max MYGA, Milestone MYGA and Sage Accumulator FIA:** 100% commission chargeback will apply if the contract is surrendered in the first 6 months; 50% commission chargeback will apply in months 7-12. If a partial withdrawal is taken in the first 6 months, the commission chargeback rate is 100% of the pro rata share of the commission on the amount withdrawn. If a partial withdrawal is taken in months 7-12, the commission chargeback rate is 50% of the pro rata share of the commission on the amount withdrawn.