

An overview of the iShares[®] MSCI EAFE ETF from BlackRock[®]

Whether you own a Sagicor indexed life insurance or fixed indexed annuity policy, credited interest may be enhanced by allocating funds to an indexed crediting strategy linked to the performance of the iShares MSCI EAFE Exchange Traded Fund (ETF). Even though the money you allocate to this indexed crediting strategy is not directly invested in the iShares MSCI EAFE ETF, you should understand how the ETF invests. Below is important information about the ETF.

Objective

The iShares MSCI EAFE ETF seeks to track the investment results of an index composed of large- and mid-capitalization developed market equities, excluding the U.S. and Canada.

Top 10 holdings*

Holding	Symbol
NOVO NORDISK CLASS B	NOVO B
NESTLE SA	NESN
ASML HOLDING NV	ASML
LVMH	MC
SHELL PLC	SHEL
ASTRAZENECA PLC	AZN
NOVARTIS AG	NOVN
ROCHE HOLDING PAR AG	ROG
TOYOTA MOTOR CORP	TM
BHP GROUP LTD	BHP

*Holdings are subject to change.

Top five sectors*

- 1 Financials
- 2 Industrials
- 3 Health care
- 4 Consumer discretionary
- 5 Consumer staples

Facts about iShares MSCI EAFE ETF

- ✓ This ETF offers exposure to a broad range of companies in Europe, Australia, Asia and the Far East, and provides convenient access to 900+ EAFE stocks.
- ✓ It is used to diversify internationally and seek long-term growth.
- ✓ Share prices and performance can be **tracked daily**. Visit [ishares.com](https://www.ishares.com) and search EFA.

ETF benchmark: MSCI EAFE Index

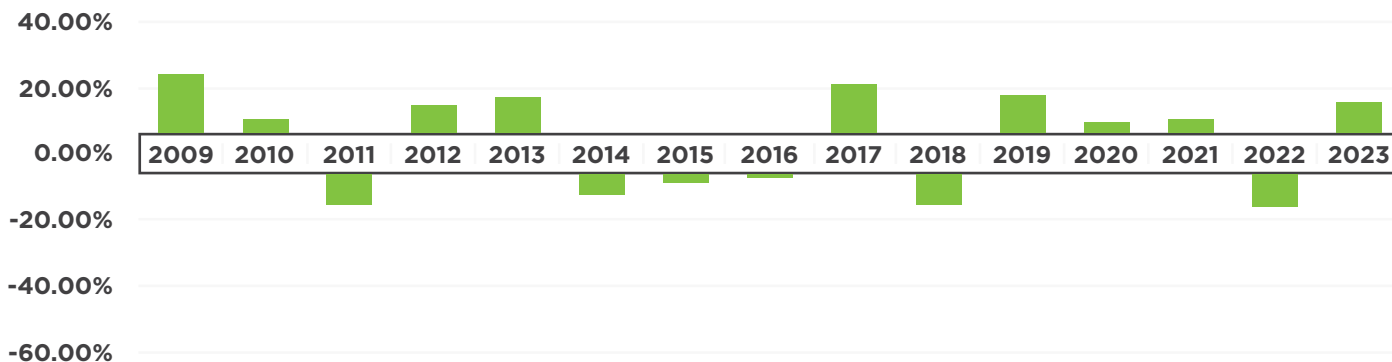
ETF ticker symbol: EFA

*iShares[®] by BlackRock[®], iShares MSCI EAFE ETF. Fact sheet data as of December 31, 2023.

Performance*

Annualized average price return	1-year	3-year	5-year	10-year	15-year
	14.79%	1.08%	5.09%	1.17%	3.52%

Historical price returns of the iShares MSCI EAFE ETF*



The above charts show the historical performance of the iShares MSCI EAFE ETF from December 31, 2008, to December 29, 2023. Price return does not include dividends.

The performance quoted represents past performance and does not guarantee future results.

***Bloomberg**

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For more information about iShares, see [ishares.com](https://www.ishares.com).

You do not participate in the performance of any securities investment. Credited interest, if any, is limited by the application of interest rate caps and participation rates. Indexes are unmanaged and index returns do not reflect dividends. You do not receive index or iShares returns.

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Sagicor is rated "A-" (Excellent) by A.M. Best Company (4th best out of 16 possible ratings), affirmed as of October 20, 2023. Rating and guarantees based on claims-paying ability of Sagicor Life Insurance Company.

**Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution
Not insured by any federal government agency • May lose value**