

An overview of the iShares[®] MSCI Emerging Markets 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 Emerging Markets Exchange Traded Fund (ETF). Even though the money you allocate to this indexed crediting strategy is not directly invested in the iShares MSCI Emerging Markets ETF, you should understand how the ETF invests. Below is important information about the ETF.

Objective

The iShares MSCI Emerging Markets ETF seeks to track the investment results of an index composed of large- and mid-capitalization emerging market equities.

Top 10 holdings*

Holding	Symbol
TAIWAN SEMICONDUCTOR MANUFACTURING	TSM
SAMSUNG ELECTRONICS LTD	SSNLF
TENCENT HOLDINGS LTD	TCEHY
ALIBABA GROUP HOLDING LTD	BABA
RELIANCE INDUSTRIES LTD	RLNIY
PDD HOLDINGS ADS INC	PDD
ICICI BANK LTD	IBN
INFOSYS LTD	INFY
SK HYNIX INC	HXSCL
HDFC BANK LTD	HDB

*Holdings are subject to change.

Top five sectors*

- 1 Financials
- 2 Information technology
- 3 Consumer discretionary
- 4 Communication
- 5 Materials

Facts about iShares MSCI Emerging Markets ETF

- ✓ This ETF is offers exposure to large- and mid-sized companies in emerging markets, and provides convenient access to 800+ emerging market 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 EEM.

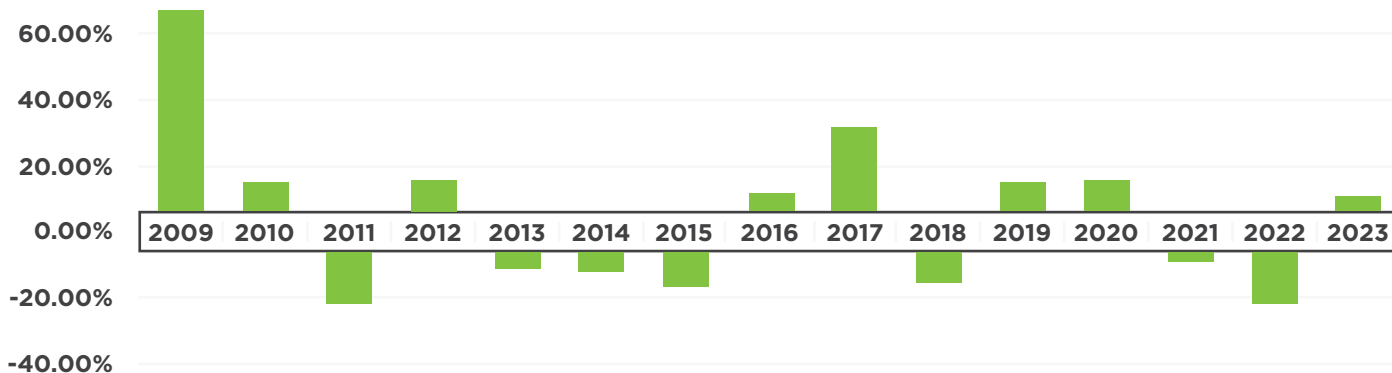
ETF benchmark: MSCI Emerging Markets Index

ETF ticker symbol: EEM

Performance*

Annualized average price return	1-year	3-year	5-year	10-year	15-year
	6.09%	-8.02%	0.58%	-0.39%	3.23%

Historical price returns of the iShares MSCI Emerging Markets ETF*



The above charts show the historical performance of the iShares MSCI Emerging Markets 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**