

## An overview of the iShares<sup>®</sup> ESG Aware MSCI USA ETF (ESGU) from BlackRock<sup>®</sup>

Whether you own a Sagikor 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 ESG Aware MSCI USA Exchange Traded Fund (ETF). Even though the money you allocate to this indexed crediting strategy is not directly invested in the iShares ESG Aware MSCI USA ETF, you should understand how the ETF invests. Below is important information about the ETF.

### Objective

The iShares ESG Aware MSCI USA ETF seeks to track the performance of an index composed of U.S. companies that have positive environmental, social and governance (ESG) characteristics as identified by the index provider, while exhibiting risk and return characteristics similar to those of the parent index.

### Top 10 holdings\*

Holding	Symbol
APPLE INC	AAPL
MICROSOFT CORP	MSFT
AMAZON.COM INC	AMZN
NVIDIA CORP	NVDA
ALPHABET INC CLASS C	GOOG
META PLATFORMS INC CLASS A	META
TESLA INC	TSLA
UNITEDHEALTH GROUP INC	UNH
JPMORGAN CHASE & CO	JPM
ELI LILLY	LLY

\*Holdings are subject to change.

### Top five sectors\*

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

### Facts about iShares ESG Aware MSCI USA ETF

- ✔ This ETF offers exposure to large- and mid-cap U.S. stocks, tilting towards those with favorable ESG.
- ✔ It seeks similar risk and return to the MSCI USA Index with a more sustainable outcome.
- ✔ Share prices and performance can be **tracked daily**. Visit [ishares.com](https://www.ishares.com) and search ESGU.

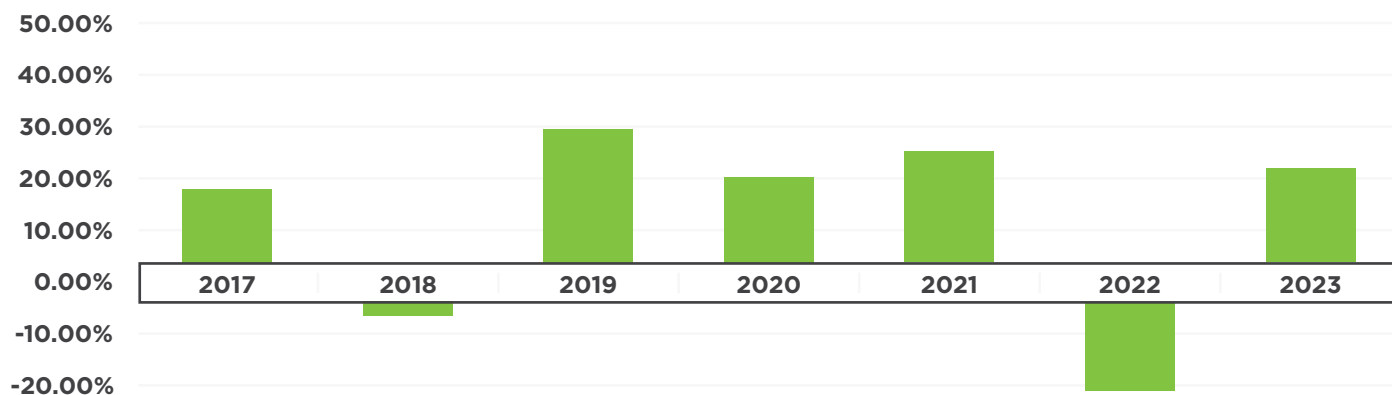
**ETF benchmark:** MSCI USA Extended ESG Focus Index

**ETF ticker symbol:** ESGU

## Performance\*

Annualized average price return	1-year	3-year	5-year	10-year	15-year
	23.80%	6.84%	13.82%	N/A	N/A

## Historical price returns of the iShares ESG Aware MSCI USA ETF\*



The above charts show the historical performance of the iShares ESG Aware MSCI USA ETF from December 30, 2016, 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 (4<sup>th</sup> 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**