



ACCUMULATION PROTECTOR PLUSSM

A FIXED INDEXED ANNUITY BY SENTINEL SECURITY LIFE INSURANCE COMPANY

Fixed Indexed Annuity

Agent Quick Sheet - All States Except CA & FL

The **Accumulation Protector PlusSM** Annuity is a 10 year fixed indexed single premium, deferred annuity with a premium bonus. This annuity offers seven different index crediting strategies in addition to a fixed account (ICC19-SSLACCFIAPOL, SSLACCFIAPOL-XX, ICC19-SSLACCFIATEN, SSLACCFIATEN-XX, ICC19-SSLACCFIASPPTPEN, SSLACCFIASPPTPEN-XX, ICC19-SSLACCFIACSPTPEN, SSLACCFIACSPTPEN-XX). An optional rider is available (the Rate Enhancement Rider) to be selected (ICC19-SSLACCFIABU, SLACCFIABU-XX).

Issue Ages	0-85
Maturity Age	100
Minimum Single Premium (Non-Qualified/Qualified)	\$5,000
Maximum Single Premium	\$1 mil ¹

Interest Crediting

- Index crediting strategies will be based upon the performance of the S&P 500[®] or the Credit Suisse Momentum Index.
- Cap, Interest and Participation Rates may be subject to change on each Contract Anniversary at the beginning of each crediting period.
- The Participation Rates for the Credit Suisse Momentum Index One-year point-to-point and Two-year point-to-point crediting strategies are guaranteed for 10 years from the annuity issue date.² All other rates are guaranteed for the crediting period.³
- The interest credited will never be less than 0%.

Available Strategies⁴

- Fixed Rate Account
- S&P 500[®] 1 Year Point-to-Point with Cap Rate
- S&P 500[®] 1 Year Point-to-Point with Participation Rate
- S&P 500[®] 2 Year Point-to-Point with Participation Rate
- Credit Suisse Momentum Index 1 Year Point-to-Point with Participation Rate
- Credit Suisse Momentum Index 2 Year Point-to-Point with Participation Rate
- Credit Suisse Momentum Index 3 Year Point-to-Point with Participation Rate
- Credit Suisse Momentum Index 1 Year with Trigger Rate

Withdrawal Provisions

- RMDs are available Penalty Free after the first Contract Year
- Up to 5% of the Account Value is available Penalty Free after the first Contract Year
- A maximum of 2 withdrawals are allowed each Contract Year
- Minimum withdrawal amount of \$250; Minimum Account Value after withdrawal is \$2,500

Allocations

Account value within a crediting strategy may only be reallocated at the end of the crediting segment length, and at that time, may be allocated to a different one, two or three year strategy to begin a new crediting segment length. For example, account value allocated to a 1-year strategy is eligible to reallocate that value at the first contract anniversary, and may begin a 2-year crediting segment length at that time.

Rate Enhancement Rider

The Rate Enhancement Rider is an optional rider available to be added to the contract at the time of application.

This rider provides higher Caps, Interest Rates, and Participation Rates to the applicable Fixed Account and Index Accounts than those Caps, Interest Rates, and Participation Rates of the annuity without the rider.

After the first Contract Year, this rider provides a 5% increase to the Penalty Free withdrawal amount for a total of 10% of the Account Value.

Pricing Guarantee

The **Accumulation Protector PlusSM** Annuity offers a 110% Return of Premium (ROP) Guarantee if the Rate Enhancement Rider is purchased and the contract persists to year 10. The premium is adjusted for withdrawals.

With the Pricing Guarantee, the Account Value is recalculated at the end of 10 years to equal the greater of:

- (1) The current Account Value, or
- (2) The Initial Purchase Premium less any Withdrawals including applicable Surrender/ Withdrawal Charges, nonvested Premium Bonus, and MVA, multiplied by 110%

Annual Charge

A 0.95% charge is applied to the Account Value.

¹ Over \$1 million will require home office approval

² The Participation Rates for the Credit Suisse Momentum Index One-year point-to-point and Two-year point-to-point crediting strategies are guaranteed for 10 years from the annuity issue date, provided that Sentinel Security Life Insurance Company continues to have access to the Credit Suisse Momentum Index.

³ Refer to Annuity Rate Sheet for current Interest Rates, Cap Rates, and Participation Rates.

⁴ Refer to Client Brochure for more details

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Surrender Value

The Surrender Value is subject to Surrender Charges, Market Value Adjustment (MVA), loss of nonvested Premium Bonus, and Minimum Guaranteed Surrender Value required by Standard Non-Forfeiture Law. Surrender Charges⁵ are calculated according to the following schedule:

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Surrender Charge	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

MVA is applicable during the surrender period and is based on Moody's Seasoned Aaa Corporate Bond Yield.

Premium Bonus

A one-time Premium Bonus of 5% is immediately credited to the account, increasing the Account Value and giving the Owner the opportunity to earn additional interest. The funds can be accessed subject to the vesting schedule.

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Vesting	0%	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%

Terminal Illness and Nursing Home Waiver

If the Owner is diagnosed with a terminal illness or needs to move into a nursing home, they can make a full surrender or partial withdrawal with no Market Value Adjustment, Surrender Charge, or loss of any applicable nonvested Premium Bonus under certain conditions.

Death Benefit

The amount payable if the Owner, or the Annuitant if the Owner is not a Natural Person, dies before annuity payments begin, is equal to the greater of the Vested Account Value or the Minimum Guaranteed Surrender Value.

Settlement Options

After the fifth Contract Year, the Vested Value can be used to purchase one of the Settlement Options. Surrender Charges and the Market Value Adjustment would not apply.

- Option 1: Life Income Only
- Option 2: Life Income with Guaranteed Period Certain
- Option 3: Period Certain Only

5 Surrender charges and MVA DO NOT apply to Death Benefits, Settlement Options, or Penalty Free Withdrawals

Rider and features are not available in all states and are subject to change without notice. See annuity contract, agent field guide, rate sheet, and statement of understanding for additional details. All forms are available on the agent portal at <https://sslco.admin-portal.org>

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The Index is an excess return index, which means that it reflects the return of components net of the cost of funding a hypothetical investment in them. The Index returns are likely to be negatively affected by such costs of funding. The Index has a 0.5% per annum embedded fee deducted on a daily basis. The index fee will place a drag on the performance of the Index, offsetting any appreciation of its portfolio, exacerbating any depreciation of its portfolio and causing the level of the Index to decline steadily if the value of its portfolio remains relatively constant. The Index also contains embedded transaction costs and holding costs.

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Sentinel Security Life Insurance Company

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B++ Good

A.M. Best "B++" (Good) with Stable Outlook as of November 2019



Sentinel Plan[®] PERSONAL CHOICE ANNUITY

Agent Quick Sheet - AL, CO, DE, HI, IA, IL, IN, KS, LA, MD, & SC

Single Premium Deferred
Annuity Qualified or
Non-Qualified

Renewal Periods

During renewal guarantee periods, the Surrender Charges for all annuities are 5% unless the contract annuitant has reached an attained age.

Market Value Adjustment

The MVA is specified in the contract. The MVA expires at the end of each Guarantee Period and reinstates when the annuity rolls into a new Guarantee Period.

30 Day Option

30 days prior to the end of any guarantee period Surrender Charges and MVA will not apply.

Surrender Charges

Offered in 5, 7, or 10 year variations. Surrender Charges will be applied based upon client selection. The tables to the right apply by policy year until the contract annuitant reaches the attained ages.

5, 7 & 10 Year Guaranteed Period	1	2	3	4	5	6	7	8	9+
Surrender Charge Percentage	9%	8%	7%	6%	5%	5%	5%	5%	5%

Attained Age	Surrender Charge Percentage
90-93	5%
94	4%
95	3%
96	2%
97	1%
98-100	0%

Issue Ages.....	0-90
Contribution Limits.....	\$2,500 - \$1mil*
Minimum Guaranteed Interest Rate.....	1.0%
Allowed Qualified Funds.....	IRA, Roth IRA, SIMPLE

Rate Reductions for Optional Riders	5 Year	7 Year	10 Year
Required Minimum Distribution	0.16%	0.16%	0.16%
Preferred 10% Free Withdrawal	0.08%	0.08%	0.08%
Terminal Illness/Nursing Home Care	0.15%	0.15%	0.15%
72(t) Free Withdrawal	0.05%	0.05%	0.05%
Death Benefit Feature	0.35%	0.35%	0.35%
Accumulated Interest Withdrawal	0.08%	0.08%	0.08%

*Over \$1 million will require home office approval

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Annuities and optional riders are not available in all states.

Optional Riders

Our optional riders eliminate possible Surrender Charges or Market Value Adjustments in certain situations. Your clients select only the riders that fit their needs - they don't pay for features they won't utilize!

Required Minimum Distribution

This rider waives the Surrender Charge and MVA on any Required Minimum Distribution (RMD) from tax-qualified plans.²

Terminal Illness/ Nursing Home Care Feature

This rider waives the Surrender Charge if the owner is diagnosed with a stroke, heart attack, life-threatening cancer, or any other terminal illness. This feature also waives any Surrender Charge when the annuitant requires skilled nursing care for more than 90 consecutive days. Age limits and other conditions apply.²

72(t) Free Withdrawal

This rider waives the Surrender Charge and MVA associated with withdrawals made in accordance with Internal Revenue Code Section 72(t).²

Accumulated Interest Withdrawal

This rider waives the Surrender Charge and MVA associated with accumulated interest withdrawals, starting in the first contract year.¹

Preferred 10% Free Withdrawal

This rider waives the Surrender Charges and MVA for the first withdrawal per year starting in the second contract year. The owner may withdraw up to the greater of 10% of the account value or the Required Minimum Distribution. Surrender Charges and MVA may apply if there are multiple withdrawals in that contract year or retroactively to all withdrawals if the total of all withdrawals exceeds the greater of that amount in that contract year.¹

Death Benefit Feature Required For Issue Ages 86-90

In case of the death of the annuitant or owner, the Death Benefit will be equal to the total contract value. Any Surrender charges and MVA will be waived.¹

The Sentinel Plan® Personal Choice Annuity is a customizable solution for your clients.

¹ These riders can only be added at beginning of a Guarantee Period.

² These riders can only be added at issue.

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Sentinel Plan[®] PERSONAL CHOICE ANNUITY

Agent Quick Sheet - For All States Except AL, CA, CO, DE, FL, HI, IA, IL, IN, KS, LA, MD, MN, NV, OH, OR, PA, RI, SC, TX, UT

Single Premium Deferred Annuity
Qualified or Non-Qualified

Renewal Periods

During renewal guarantee periods, the Surrender Charges for all annuities are 5% unless the contract annuitant has reached an attained age.

5 Year Guaranteed Period	1	2	3	4	5	6	7	8	9+
Surrender Charge Percentage	8%	8%	7%	6%	5%	5%	5%	5%	5%

Market Value Adjustment

The MVA is specified in the contract. The MVA expires at the end of each Guarantee Period and reinstates when the annuity rolls into a new Guarantee Period.

7 & 10 Year Guaranteed Period	1	2	3	4	5	6	7	8	9+
Surrender Charge Percentage	9%	8%	7%	6%	5%	5%	5%	5%	5%

30 Day Option

30 days prior to the end of any guarantee period Surrender Charges and MVA will not apply.

Attained Age	Surrender Charge Percentage
90-93	5%
94	4%
95	3%
96	2%
97	1%
98-100	0%

Surrender Charges

Offered in 5, 7, or 10 year variations. Surrender Charges will be applied based upon client selection. The tables to the right apply by policy year until the contract annuitant reaches the attained ages.

Issue Ages.....	0-90
Contribution Limits.....	\$2,500 - \$1mil*
Minimum Guaranteed Interest Rate.....	1.0%
Allowed Qualified Funds.....	IRA, Roth IRA, SIMPLE

Rate Reductions for Optional Riders	5 Year	7 Year	10 Year
Required Minimum Distribution	0.16%	0.16%	0.16%
Preferred 10% Free Withdrawal	0.08%	0.08%	0.08%
Terminal Illness/Nursing Home Care	0.15%	0.15%	0.15%
72(t) Free Withdrawal	0.05%	0.05%	0.05%
Death Benefit Feature	0.35%	0.35%	0.35%
Accumulated Interest Withdrawal	0.08%	0.08%	0.08%

*Over \$1 million will require home office approval

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Optional Riders

Our optional riders eliminate possible Surrender Charges or Market Value Adjustments in certain situations. Your clients select only the riders that fit their needs - they don't pay for features they won't utilize!

Required Minimum Distribution

This rider waives the Surrender Charge and MVA on any Required Minimum Distribution (RMD) from tax-qualified plans.²

Terminal Illness/ Nursing Home Care Feature

This rider waives the Surrender Charge if the owner is diagnosed with a stroke, heart attack, life-threatening cancer, or any other terminal illness. This feature also waives any Surrender Charge when the annuitant requires skilled nursing care for more than 90 consecutive days. Age limits and other conditions apply.²

72(t) Free Withdrawal

This rider waives the Surrender Charge and MVA associated with withdrawals made in accordance with Internal Revenue Code Section 72(t).²

Accumulated Interest Withdrawal

This rider waives the Surrender Charge and MVA associated with accumulated interest withdrawals, starting in the first contract year.¹

Preferred 10% Free Withdrawal

This rider waives the Surrender Charges and MVA for the first withdrawal per year starting in the second contract year. The owner may withdraw up to the greater of 10% of the account value or the Required Minimum Distribution. Surrender Charges and MVA may apply if there are multiple withdrawals in that contract year or retroactively to all withdrawals if the total of all withdrawals exceeds the greater of that amount in that contract year.¹

Death Benefit Feature Required For Issue Ages 86-90

In case of the death of the annuitant or owner, the Death Benefit will be equal to the total contract value. Any Surrender charges and MVA will be waived.¹

The Sentinel Plan® Personal Choice Annuity is a customizable solution for your clients.

¹ These riders can only be added at beginning of a Guarantee Period.

² These riders can only be added at issue.

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Sentinel Plan[®] PERSONAL CHOICE ANNUITY

Agent Quick Sheet - FLORIDA

Single Premium Deferred Annuity
Qualified or Non-Qualified

Renewal Periods

During renewal guarantee periods, the Surrender Charges for all annuities are 5% unless the contract annuitant has reached an attained age.

Market Value Adjustment

The MVA is specified in the contract. The MVA expires at the end of each Guarantee Period and reinstates when the annuity rolls into a new Guarantee Period.

30 Day Option

30 days prior to the end of any guarantee period Surrender Charges and MVA will not apply.

Maturity

The later of the 10th contract anniversary or the next anniversary following the Annuitant's 70th birthday.

Surrender Charges

Offered in 5, 7, or 10 year variations. Surrender Charges will be applied based upon client selection. The tables apply by policy year until the contract annuitant reaches the attained ages.

Issue Ages 0-59

Attained age table only applies to issue ages under 60

Year	1	2	3	4	5	6	7	8	9+
Surrender Charge Percentage	9%	8%	7%	6%	5%	5%	5%	5%	5%

Attained Age	64	65	66	67	68	69
Surrender Charge Percentage	5%	4%	3%	2%	1%	0%

Issue Ages 60-90

Year	1	2	3	4	5	6	7	8	9+
Surrender Charge Percentage	8%	7%	6%	5%	4%	3%	2%	1%	0%

Issue Ages..... 0-90

Contribution Limits.....\$2,500 - \$1mil*

Minimum Guaranteed Interest Rate..... 1.0%

Allowed Qualified Funds..... IRA, Roth IRA, SIMPLE

Rate Reductions for Optional Riders

	5 Year	7 Year	10 Year
Required Minimum Distribution	0.16%	0.16%	0.16%
Preferred 10% Free Withdrawal	0.08%	0.08%	0.08%
72(t) Free Withdrawal	0.05%	0.05%	0.05%
Accumulated Interest Withdrawal	0.08%	0.08%	0.08%

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Optional Riders

Our optional riders eliminate possible Surrender Charges or Market Value Adjustments in certain situations. Your clients select only the riders that fit their needs - they don't pay for features they won't utilize!

Required Minimum Distribution

This rider waives the Surrender Charge and MVA on any Required Minimum Distribution (RMD) from tax-qualified plans.²

72(t) Free Withdrawal

This rider waives the Surrender Charge and MVA associated with withdrawals made in accordance with Internal Revenue Code Section 72(t).²

Death Benefit Feature

In the state of Florida, this rider is included in the policy. In case of the death of the annuitant or owner, the Death Benefit will be equal to the total contract value. Any Surrender charges and MVA will be waived.

Accumulated Interest Withdrawal

This rider waives the Surrender Charge and MVA associated with accumulated interest withdrawals, starting in the first contract year.¹

Preferred 10% Free Withdrawal

This rider waives the Surrender Charges and MVA for the first withdrawal per year starting in the second contract year. The owner may withdraw up to the greater of 10% of the account value or the Required Minimum Distribution. Surrender Charges and MVA may apply if there are multiple withdrawals in that contract year or retroactively to all withdrawals if the total of all withdrawals exceeds the greater of that amount in that contract year.¹

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¹ These riders can only be added at beginning of a Guarantee Period.

² These riders can only be added at issue.

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