



Sentinel Plan[®] PERSONAL CHOICE PLUS+

Agent Quick Sheet - Standard

(All States Except Florida)

Sentinel's Personal Choice Plus annuity provides flexibility by allowing the selection of optional riders to a 5 year, single premium, deferred annuity with three different indexing strategies, in addition to a fixed account. These riders eliminate possible Surrender Charges or Market Value Adjustments (MVA) in certain situations. The owner selects only the riders that fit his/her needs without paying for features that he/she doesn't require.

Annual Charge for Optional Riders:

Required Minimum Distribution	0.16%
Preferred 10% Free Withdrawal	0.08%
Death Benefit Feature	0.35%
Accumulated Interest Withdrawal	0.08%

Issue Requirements	<ul style="list-style-type: none"> • Issue Ages: 0-90 • Minimum Single Premium: \$5,000 Qualified or Non-Qualified • Maximum Single Premium: \$1,000,000 (Large amounts will be considered with Home Office Approval) 												
Interest Crediting	<p>Indexing strategies will be benchmarked against the S&P 500[®] performance.</p> <ul style="list-style-type: none"> • Subject to applicable Caps and Minimums (refer to the Rate Sheet for current Caps) • Caps are subject to change on each Contract Anniversary and are guaranteed for that Contract Year • Available Strategies (refer to brochure form number for a complete description): <ul style="list-style-type: none"> - Annual Point-to-Point - Monthly Averaging - Monthly Sum - Fixed Account: Daily crediting with a five year rate guarantee 												
Surrender Charges	<p>Surrender charges will be applied based upon client selection. The following table applies by Contract Year until the contract owner reaches the attained ages in the attained age section below.</p> <table border="1"> <thead> <tr> <th>Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> </tr> </thead> <tbody> <tr> <td></td> <td>10%</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>5%</td> </tr> </tbody> </table>	Year	1	2	3	4	5		10%	9%	8%	7%	5%
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Renewal Periods	<p>During renewal guarantee periods the surrender charges reset unless the contract owner has reached an attained age in the table above.</p>												
Market Value Adjustment (MVA)	<p>The MVA is specified in the contract. The MVA expires at the end of each Guarantee Period and then reinstates when the annuity rolls into a new Guarantee Period.</p>												
30 Day Option	<p>30 days prior to the end of any guarantee period, the following options are available:</p> <ul style="list-style-type: none"> • Continue the contract for another guarantee period • Apply the Accumulation Value to a Settlement Option • Take a withdrawal, with no MVA or Surrender Charges, and apply the remaining value to another guarantee period • Surrender the contract without MVA or Surrender Charges 												
Settlement Options	<p>Option 1 – Life Income Only Option 2 – Life Income with Guaranteed Period Certain Option 3 – Period Certain Only</p>												
Death Benefit	<p>The amount payable if the Owner, or the Annuitant if the Owner is not a Natural Person, dies before annuity payments being is equal to the Cash Surrender Value. The following options are available to each beneficiary:</p> <ul style="list-style-type: none"> • Lump Sum • Distributed within five years • Installment payments using a Settlement Option (Surrender Charges and MVA are waived) • Enhanced Death Benefit Option <ul style="list-style-type: none"> - Receive the Benefit Base payable in equal periodic payments over 5 years. - Benefit Base receives a Rollup Rate equal to 150% of the Net Interest Rate 												



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Optional Riders can be added at issue

Required Minimum Distribution	If selected, this rider waives the Surrender Charge and MVA on any Required Minimum Distribution (RMD) from tax-qualified plans starting in the first contract year.
Preferred 10% Free Withdrawal	If selected, 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 (as of the last contract anniversary date) or the required minimum distribution (RMD). Surrender charges and MVA may apply if the withdrawal exceed the greater of 10% or the RMD or there are multiple withdrawals in that contract year.
Accumulated Interest Withdrawal	If selected, this rider waives the Surrender Charges and MVA associated with accumulated interest withdrawals starting in the first contract year.
Death Benefit Feature (Required on Issue Ages 86-90)	If selected, in case of the death of the owner, the Death Benefit will be equal to the total Accumulation Value. Any Surrender Charges and MVA will be waive.

Rider and features are not available in all states and are subject to change without notice. See annuity contract, rate sheet, and statement of understanding for additional details. All forms are available on the agent portal at www.sslco.com/agents.

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