



SENTINEL SECURITY
LIFE INSURANCE COMPANY

MARKETER & AGENT RESOURCES

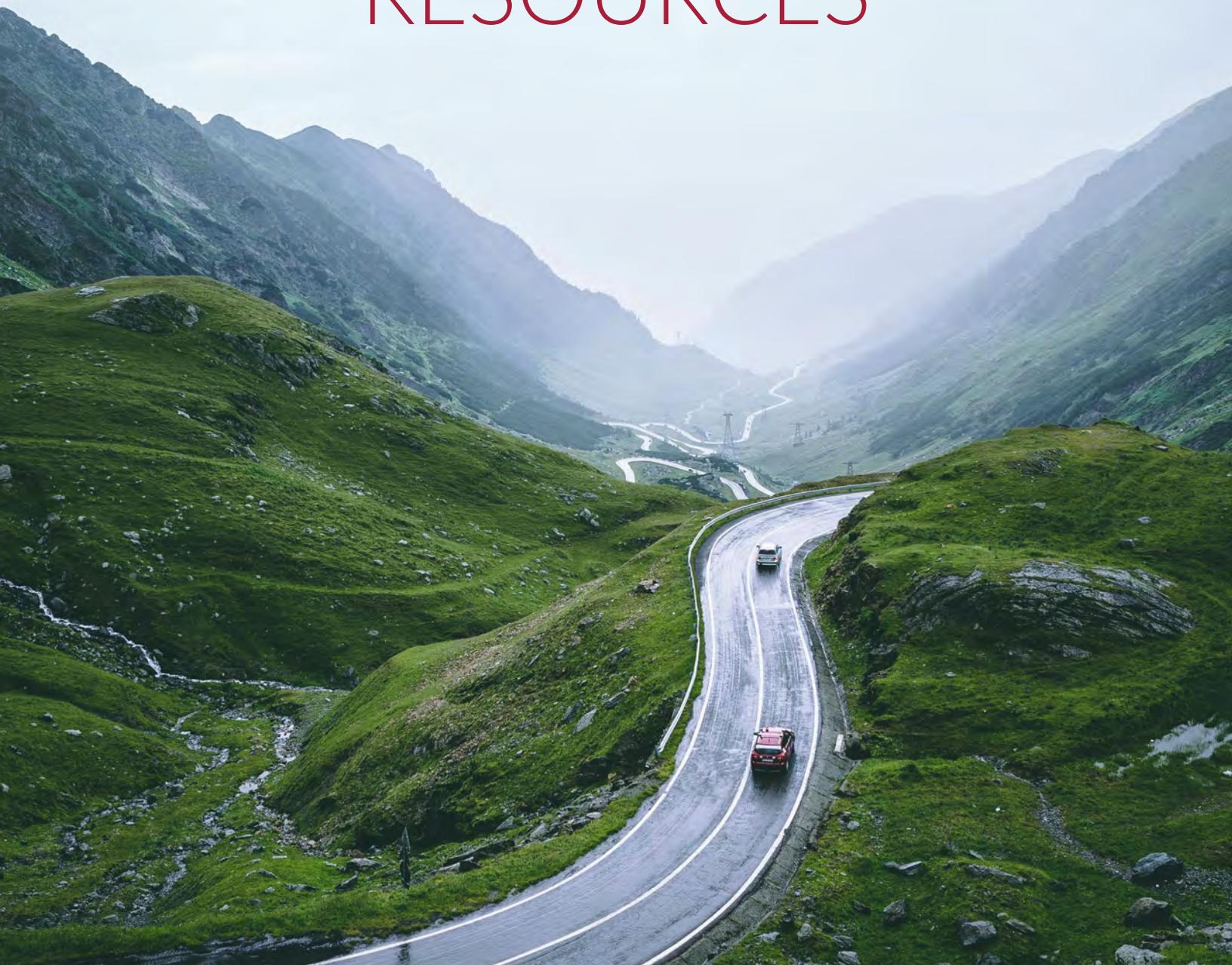




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SENTINEL SECURITY LIFE

INSURANCE COMPANY

MYGA & INDEX RATE SHEET
EFFECTIVE 06/17/2024

Personal Choice					Personal Choice Plus+
Fixed Rates	All Other	CA*	FL*	MN**	
3 Year	5.90%	5.40%	5.60%	5.60%	N/A
5 Year	5.75%	5.30%	5.50%	5.45%	All Other: 3.00% CA, FL: 3.00%*
7 Year	5.60%	5.30%	5.50%	5.30%	N/A
10 Year	5.45%	5.15%	5.35%	4.95%	N/A
Indexed Rates					
Annual Point-to-Point	N/A				
Monthly Averaging	N/A				
Monthly Sum	N/A				
Riders					
Optional Riders and Cost	Required Minimum Distribution: 0.16% interest reduction Preferred 10% Free Withdrawal: 0.08% interest reduction Terminal Illness/Nursing Home Care: 0.15% interest reduction 72(t) Free Withdrawal: 0.05% interest reduction Death Benefit Feature: 0.35% interest reduction* Accumulated Interest Withdrawal: 0.08% interest reduction				
Guarantees	3.00% is the Minimum Fixed Rate Guarantee for the Lifetime of the Policy (including renewal rates) for contracts issued in 2024.				
	3.00% is the Minimum Fixed Rate Guarantee for the Lifetime of the Policy for contracts issued in 2024.				

All Owners age 86-90 are required to purchase the Death Benefit Rider in all states except California and Florida.

* All California and Florida contracts are required to issue with the Death Benefit Feature, which is priced into the rates.

**Minnesota contracts do not include a Market Value Adjustment (MVA).

Nursing Home Rider/Terminal Illness Rider Not Available in California, Florida, and Pennsylvania.

Interest rates as of June 17, 2024 and are subject to change without notice.

Quoted rates may vary due to state regulations and taxes.

Products, features, and riders may not be available in all jurisdictions.

Refer to annuity Contract for all terms and conditions.

SSLANRS 060524

	Summit Bonus Index	Guaranteed Income Annuity	
Premium Bonus and Account Bonus	Base Contract: 7% With Income Rider: 15%	GLWB Rider: Legacy Benefit Rider: Accumulation Rider:	11%* 10% for issue ages under 71 5% for issue ages 71-80 3% for issue ages 81-85 10% for issue ages below 71 8% for issue ages 71-80 6% for issue ages 81-85
Fixed Rates			
Fixed Rate	1.50%	Fixed Rate Applied to Subsequent Premium Purchases: 3.00%	
Crediting Period	1 Yr	1 Yr	
Indexed Rates			
Index/Benchmark	S&P 500®	SOFR (3 month)	
Participation Rates	N/A	55%	
Caps	Annual Point-to-Point Cap: 2.50% Monthly Averaging Cap: 2.50% Daily Averaging Cap: 2.50% Monthly Sum Cap: 1.10%	N/A	
Guarantees		For Policies Issued in 2024, 3.00% is the Guaranteed Minimum Interest Rate Credited to the Accumulation Account for the Lifetime of the Policy.	
Riders			
Optional Riders and Cost	Income Rider: 1.30% fee Annual Compound Roll-up (with Income Rider): Years 1-10: 7.25% Years 11-20: 2%	GLWB Rider: Legacy Benefit Rider: Accumulation Benefit Rider:	1.25% fee years 1-5 1.60% fee years 6-10 8.5% Initial Roll-up Rate for 10 years, with option to renew. 1.25% fee years 1-5 1.60% fee years 6-10 Net Interest Rate** + 4% Stacked Roll-up Rate. No fee Net Interest Rate** x Initial Roll-up Factor of 175%.

*Credits to the Income Account only.

** Net Interest Rate is the the annual interest rate credited to the Accumulation Value for the Contract Year.

Interest rates as of June 17, 2024 and are subject to change without notice. Quoted rates may vary due to state regulations and taxes.

Products, features, and riders may not be available in all jurisdictions. Refer to annuity Contract for all terms and conditions.

All Guarantees are based on the claims-paying ability of Sentinel Security Life Insurance Company.

Accumulation Protector PlusSM Annuity

Premium Bonus

Base Contract: 10%
With Rate Enhancement Rider: 10%

Fixed Rates

	No Rider	Rate Enhancement Rider
Fixed Rate	4.75%	5.70%
Crediting Period	1 Yr	1 Yr

Indexed Rates

	Index/Benchmark	S&P 500 [®] , Momentum Index, and CS ESG Macro 5 Index.	
		No Rider	Rate Enhancement Rider
Trigger Rate	Momentum Index 1 Year with Trigger Rate	9%	11%
	Momentum Index 1-Year Point-to-Point with Participation Rate*	210%	260%
	Momentum Index 2-Year Point-to-Point with Participation Rate*	320%	385%
	Momentum Index 3-Year Point-to-Point with Participation Rate	465%	550%
	CS ESG Macro 5 Index 1-Year Point-to Point with Participation Rate**	210%	260%
	CS ESG Macro 5 Index 2-Year Point-to Point with Participation Rate**	320%	385%
	CS ESG Macro 5 Index 3-Year Point-to Point with Participation Rate	465%	550%
	S&P 500 [®] 1-Year Point-to-Point with Participation Rate	43%	55%
	S&P 500 [®] 2-Year Point-to-Point with Participation Rate	60%	75%
	S&P 500 [®] 1-Year Point-to-Point with Cap Rate	10%	12.25%

Guarantees

3.00% is the Minimum Fixed Rate Guarantee for the Lifetime of the Policy for contracts issued in 2024.

*The Participation Rates for the Momentum Index 1-year point-to-point and 2-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 Momentum Index.

**The Participation Rates for the CS ESG Macro 5 Index 1-year point-to-point and 2-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 CS ESG Macro 5 Index.

Riders

Optional Riders and Cost

Rate Enhancement Rider: 0.95% fee

Interest rates as of June 17, 2024 and are subject to change without notice. Quoted rates may vary due to state regulations and taxes. Products, features, and riders may not be available in all jurisdictions. Refer to annuity Contract for all terms and conditions. All Guarantees are based on the claims-paying ability of Sentinel Security Life Insurance Company.



Disclaimers

The Momentum Index and any trademarks, service marks and logos related thereto are service marks of Solactive AG ("Solactive"). The CS ESG Macro 5 Index and any trademarks, service marks and logos related thereto are service marks of Credit Suisse Group AG, Credit Suisse International, or one of their affiliates (collectively, "CS"). Each of The Momentum Index and CS ESG Macro 5 Index the "Index" and collectively the "Indices". Solactive and CS have no relationship to Sentinel Security Life Insurance Company, other than the licensing of the Momentum Index and CS ESG Macro 5 Index and its service marks for use in connection with the Accumulation Protector PlusSM Annuity and is not a party to any transaction contemplated hereby. The Accumulation Protector PlusSM Annuity is not sponsored, endorsed, or promoted by Solactive in any way and Solactive and CS make no express or implied representation, guarantee or assurance regarding the quality, accuracy and/or completeness of the Indices, and the results obtained or to be obtained by any person or entity from the use of the Index. Solactive and CS reserve the right to change the methods of calculation or publication with respect to the Indices. Solactive and CS shall not be liable for any damages suffered or incurred because of the use (or inability to use) of the Indices. Solactive and CS shall not be liable for the results obtained by using, investing in, or trading the Accumulation Protector PlusSM Annuity. Solactive has not created, published, or approved this document and accepts no responsibility or liability for its contents or use. Obligations to make payments under the Accumulation Protector PlusSM Annuity are solely the obligation of Sentinel Security Life Insurance Company and are not the responsibility of Solactive and CS.

There is currently no universal definition or exhaustive list defining the issues or factors that are covered by the concept of "ESG" (Environmental, Social, Governance). CS's view of ESG is based solely on CS's current opinions, assumptions, and interpretations, which may evolve over time and are subject to change.

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RETIREMENT PLUS MULTIPLIER® ANNUITY

A FIXED INDEXED ANNUITY BY
SENTINEL SECURITY LIFE INSURANCE COMPANY

SENTINEL SECURITY LIFE INSURANCE COMPANY

Retirement Plus Multiplier® Annuity Rate Sheet

Effective 1/1/24

	Index Crediting Strategy	No Rider	Growth Rider	Income Multiplier
Goldman Sachs Aging of America Dynamic Balance Index	1-year with point-to-point participation rate	150%	200%	150%
	2-year with point-to-point participation rate	200%	275%	200%
	3-year with point-to-point participation rate	250%	350%	250%
S&P 500®	1-year with point-to-point participation rate	50%	60%	50%
	1-year with point-to-point cap rate	11.50%	14.50%	11.50%
	2-year with point-to-point participation rate	60%	75%	60%

Rider Fees

Surrender Periods	5 YEAR	7 YEAR	10 YEAR
Growth Rider	1.25%	1.25%	1.25%
Income Multiplier	0.95%	0.95%	0.95%

Fixed Rate

Fixed Rate	5.00%
Crediting Period	1 Year

Guarantees

3.00% is the Minimum Fixed Rate Guarantee for the Lifetime of the Policy
for policies issued in 2024.

Interest rates as of 1/1/24 and are subject to change without notice.

Quoted rates may vary due to state regulations and taxes.

Products, features, and riders may not be available in all jurisdictions.

Refer to annuity Contract for all terms and conditions.

All Guarantees are based on the claims-paying ability of Sentinel Security Life Insurance Company.



RETIREMENT PLUS MULTIPLIER® ANNUITY

A FIXED INDEXED ANNUITY BY
SENTINEL SECURITY LIFE INSURANCE COMPANY

Disclosures

The Goldman Sachs Aging of America Dynamic Balance Index (the "Index") is a Goldman Sachs owned index. This fixed indexed annuity is not sponsored, endorsed, sold, guaranteed, underwritten, distributed or promoted by Goldman Sachs & Co. LLC or any of its affiliates with the exception of any endorsement, sales, distribution or promotion of this product that may occur through its affiliates that are licensed insurance agencies (excluding such affiliates, individually and collectively, "Goldman Sachs"). Goldman Sachs makes no representation or warranty, express or implied, regarding the suitability of annuities for your financial situation generally, or fixed indexed annuities or the investment strategy underlying this fixed indexed annuity particularly, the ability of the Goldman Sachs Aging of America Dynamic Balance Index to perform as intended, the merit (if any) of obtaining exposure to the Goldman Sachs Aging of America Dynamic Balance Index or the suitability of purchasing or holding interests in this fixed indexed annuity. Goldman Sachs does not have any obligation to take the needs of the holders of this fixed indexed annuity into consideration in determining, composing or calculating the Goldman Sachs Aging of America Dynamic Balance Index.

GOLDMAN SACHS DOES NOT GUARANTEE THE ACCURACY AND/OR COMPLETENESS OF THE GOLDMAN SACHS AGING OF AMERICA DYNAMIC BALANCE INDEX OR OF THE METHODOLOGY UNDERLYING THE INDEX, THE CALCULATION OF THE INDEX OR ANY DATA SUPPLIED BY IT FOR USE IN CONNECTION WITH THIS FIXED INDEXED ANNUITY. GOLDMAN SACHS EXPRESSLY DISCLAIMS ALL LIABILITY FOR ANY SPECIAL, PUNITIVE, INDIRECT OR CONSEQUENTIAL DAMAGE EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.

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ANNUITY



E-App User Guide



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What You Need to Know.

The E-App is powered by FireLight, a technology of Insurance Technologies. Our E-App is an intuitive, simple, and quick application process that has many useful tools such as an electronic signature, minimization of errors and missing requirements, and faster issue times.

Technical Requirements

- Internet Access
- All internet browsers are supported
- For use on PC, laptop, or tablet devices
- 128 MB of RAM
- Cookies and Java Script Enabled
- Not for use on mobile devices

Helpful Hints & Highlights

- Valid e-mail address is required for Electronic Signature (*E-Signature*).
- Applications are not received by the carrier until all signatures have been collected and the application has been submitted.
- After the E-App is submitted, the agent will receive an e-mail confirmation that the application was received with the policy number.
- To view the status of an app, visit The Agent Portal
- Transferring company may require their own paperwork or original transfer forms with a wet or medallion signature.
- Mail original transfer paperwork, if required, and any purchase premium for the annuity to:

Expedited:
1405 W 2200 S
Salt Lake City, UT 84119

Standard:
PO Box 27248
Salt Lake City, UT 84127-0248

How to Access a New Application.

1. Sign in on [The Agent Portal](#).
2. Click on Electronic Application.
3. Select Writing Agent Number and Application Type/Product (**Electronic Application with FireLight**), then Select '**Launch FireLight**', and click on "**Application**" to start a new application.
4. Enter the '**Jurisdiction**' (Applicant's residence state) and '**Product Type**'.
5. Name the Application.

Recommendation: Rename the application to include the Applicant's last name and residence state for easier searches.

6. The system will open the application and forms.
7. All required fields are marked in red on the application and forms. To locate the required fields on each page, click on the red call out icon in the upper right hand corner.
8. Save your client's application information before closing the application by clicking '**Save**' in the navigation bar in the upper right hand corner.
9. The Status Bar at the top of the page displays your progress.



How to Navigate Through an Application.

To navigate through all application pages:

1. Click on the double arrows on the right and left sides of each page -or-
2. Click on '**Open**' in the upper left hand corner. The pages with missing required information are in red font.



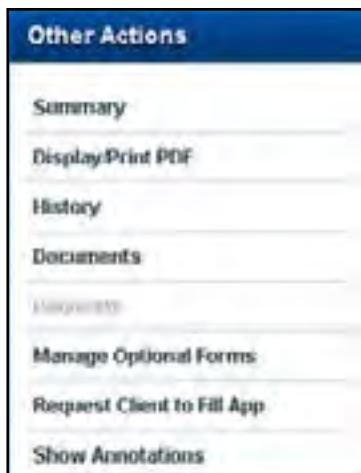
For agent use only.

How to Add Attachments.

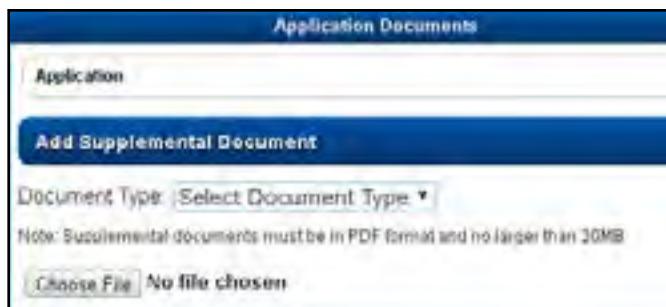
1. To add attachments, select '**Other Actions**' from the navigation bar in the upper right hand corner. (Example: If the owner on the application is a trust, you will use the attachment feature to attach a copy of the trust documents.)



2. Select '**Documents**' when the drop down menu appears.



3. Select the '**Document Type**' you would like to upload, and select '**Choose File**' to browse and upload your document.



For agent use only.

E-Signature Process.

When the application is 100% complete, a message will appear for you to continue to the next step of collecting signatures. Select '**Continue**' in the message window or in the upper right hand corner.

1. Once the application has been completed, select '**Use E-Signature**' to start the signing process. The applicant must have a valid e-mail address.
2. Once E-Signature is selected, you will see a list of required signers based on the information completed in the application.
3. Select the role(s) then the appropriate signature method
4. To continue to sign, select '**Sign Now**'
5. You must verify the identity of the applicant and enter their information. Below are acceptable forms of identification:
 - Driver's License
 - Passport
6. Select the '**I have reviewed**' check box to acknowledge they have reviewed and agree with the content and terms for each completed document
7. Once all documents have been reviewed and approved, select '**Sign**'
8. Complete the Signer Full Name, City, State and Today's Date.
9. The signature box is automatically completed when filling in the Signer Full Name field.
10. To replace the typed name, the signer may use a mouse or finger to overwrite the typed name.
11. Select '**I Consent**' and repeat the same process for all other signers

How to Remotely Sign With E-Signature.

1. When the E-App prompts you to start the Signature Process, you should select 'Owner'.



2. You should click on 'Send Email Request' instead of 'Sign Now' to allow the client to access the application through their email and sign on their own/remotely.



3. The below fields need to be completed. The 'Your Name' field automatically populates with the name of the agent that is logged into the Portal.
4. Once the required fields are completed, click on 'Send Email Request' to send the email to the client.



5. The client should then receive an email with a link. They should click on that link and identify themselves with the last 4 digits of their SSN and their birth date. The application will then pop up as normal for the client to sign. Once the client has completed the signature process, you will receive a notification telling you that the application can be submitted.

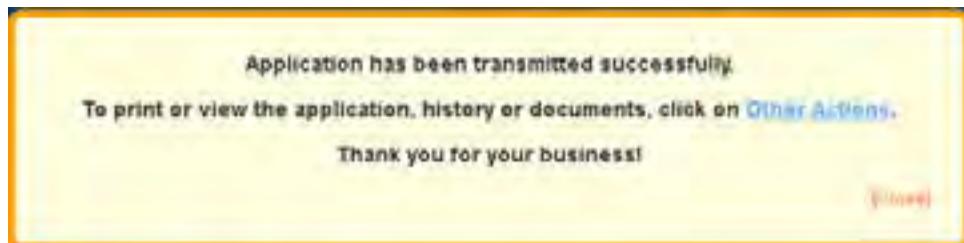
For agent use only.

How to Submit the Application.

1. Once all the e-signatures are collected, select '**Continue**' in the upper right hand corner
2. A confirmation dialog box will appear. Select '**Yes**' to submit the application



3. Once submitted, a message will appear confirming you successfully submitted the application.



4. To print or view the application, click on '**Other Actions**' in the message box or in the navigation bar in the upper right hand corner.





Pre-Approved Advertisement Guidelines

There are advertisements that have been pre-approved by Sentinel Security Life Insurance Company for annuity products in states where Sentinel Security Life is approved to sell its annuity products. These are located on the agent portal: <https://ssl.admin-portal.org/>

TERMS OF USE & CONDITIONS

1. The advertisement is not to be altered in any way other than the inclusion of a contact name and number in lieu of the "ENTER NAME HERE" and "ENTER NUMBER HERE" text.
2. The partner verifies that the advertised Annuity rates (as of the date that advertisement is run) correctly reflects the current rates offered by Sentinel Security Life.
3. The resulting advertisement is placed where Sentinel Security Life has licensed agents.
4. All other advertising must be approved by the Home Office in writing prior to being used and must follow the specifications detailed within our "Custom Advertisements Guidelines". (Please contact us at the email below for a copy of custom ad guidelines)

Social Media Pre-Approved Ad Guidelines for All Channels

All language for social media posts (across all social media channels including but not limited to Facebook, LinkedIn, Twitter and Instagram) referencing Sentinel Security Life Insurance Company ("the carrier") or a product of Sentinel Security Life Insurance Company must be approved by the carrier before the content is posted to any social media channel.

Images used for social media posts must be provided by the carrier (as a pre-approved advertisement).

The language used to accompany the social media pre-approved advertisement must be submitted with imagery for carrier approval. To receive carrier approval for a social media post, you must submit your request for approval to Kailee Havanki at **khavanki@acap.com** prior to posting. Once the post has been approved and posted, a link to the post must be sent to Kailee so that the carrier can keep a record of your post.

Please send custom ads for approvals and questions to:
khavanki@acap.com



Custom Advertisement Guidelines

Any print, email or radio advertisement or solicitation regarding Sentinel Security Life Insurance Company Annuity products require review and approval by Sentinel Security Life.

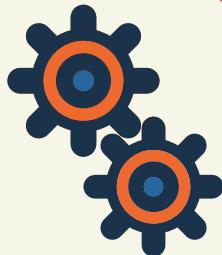
This includes agent recruiting ads and advertisements for consumers/leads.

All submitted annuity ads should incorporate the following standards:

- Ads for the purpose of recruiting in a state where Sentinel Security Life is not yet approved must include verbiage stating that the "commission rates listed are proposed rates only and may change at anytime without notice".
- Consumer ads will not be allowed in states where Sentinel Security Life is not approved to sell.
- Use a high resolution logo. Example shown at top of this form.
(Please request a version if needed at marketing@acap.com)
- Use a high resolution A-CAP ribbon that must be placed across the entire bottom of the advertisements as shown at the bottom of this form.
- Rates and plans must correctly reflect the current rates and plans offered by Sentinel Security Life Insurance Company.
- Any use of imagery within the ads should be appropriate for the senior market, i.e. older people enjoying nature, retirement with grandkids, etc. We also assume the broker submitting the ads has purchased full use rights to any selected imagery.
- Any mention of our "experience" must be stated as: "Established in 1925, Sentinel Security Life Insurance Company is a premier provider of life insurance and annuity products for families. With products that are flexible and competitive we are able to meet the changing needs of our clients. We also pride ourselves on staying attuned to the needs of our clients – not only giving them choices that best fit their situation, but by listening to each individual. This honest and refreshing approach to business is what has made Sentinel Security Life a driving and respected force throughout the United States".
- All recruiting ads must include:
 - a. A.M. Best rating noted exactly as follows: "A.M. Best B++ (Good) with Stable Outlook as of March 2021"
 - b. "For Agent Use Only. Not for distribution to consumers."
- All ads must include:
 - a. A Marketing Form Number provided by Sentinel's Marketing Team, that shows we have reviewed/approved the ad for use.
 - b. Product Form numbers provided by Sentinel's Marketing Team.
- If the ad mentions the Goldman Sachs Aging of America Dynamic Balance Index in any way, it must include a Goldman Sachs disclosure that can be provided to you by Sentinel's Marketing Team.
- If the ad mentions S&P 500® or a product that uses S&P 500® in any way, it must include the S&P disclosure that can be provided to you by Sentinel's Marketing Team.
- Approval Period:
Due to the changing nature of regulations governing advertisements and sales materials, approval is valid for up to 12 months. This time period will be shortened to 3 months if interest rates are referenced in the ad. The time period may be shorter if company sponsored specials/promotions are referenced in the ad or a product is revised or discontinued. Upon expiration of the time period, you must resubmit the ad for approval if you intend to continue to use the ad. If revisions are made to an approved ad during the approval period, the ad must be resubmitted with a different form number or revision date for review prior to use.

Please send custom ads for approvals and questions to:
khavanki@acap.com

NEW VANTAGE FINAL EXPENSE



E-App User Guide



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What You Need to Know.

The E-App is powered by FireLight, a technology of Insurance Technologies. Our E-App is an intuitive, simple, and quick application process that has many useful tools such as an electronic signature, minimization of errors and missing requirements, and faster issue times.

Technical Requirements

- Internet Access
- All internet browsers are supported
- For use on PC, laptop, or tablet devices
- 128 MB of RAM
- Cookies and Java Script Enabled
- Not for use on mobile devices

Helpful Hints & Highlights

- To access the E-App, please go to The Agent Portal. Under Agent Tools menu on the left, select Electronic Application.
- E-Apps are not received by the carrier until all signatures have been collected and the application has been submitted.
- Agents must sign via E-Signature.
- Applicants may sign via E-Signature or by phone calling 877-888-0352.
- A valid e-mail address is required for Electronic Signature (E-Signature).
- After the E-App is submitted (with appropriate E-Signatures) , the agent will receive an e-mail that contains the underwriting decision or they can check the Agent Portal.

For agent use only.

How to Access a New Application.

1. Sign in on [The Agent Portal](#).
2. Click on Electronic Application.
3. Select Writing Agent Number and Application Type/Product (Electronic Application with FireLight), then Select 'Launch FireLight', and click on "Application" to start a new application.
4. Enter the 'Jurisdiction' (Applicant's residence state) and 'Product Type'.
5. Name the Application.

Recommendation: Rename the application to include the Applicant's last name and residence state for easier searches.

6. The system will open the application and forms.
7. All required fields are marked in red on the application and forms. To locate the required fields on each page, click on the red call out icon in the upper right hand corner.
8. On page 1 of the application, specify whether telephone signature will be used to collect the applicant's signature. Check the 'Yes' or 'No' box. If telephone signature is not selected, then E-Signature will be used to collect the applicant's signature.



Will this application
be voice signed? yes no

9. Save your client's application information before closing the application by clicking 'Save' in the navigation bar in the upper right hand corner.
10. The Status Bar at the top of the page displays your progress.



How to Navigate Through an Application.

To navigate through all application pages:

1. Click on the double arrows on the right and left sides of each page -or-
2. Click on 'Open' in the upper left hand corner. The pages with missing required information are in red font.



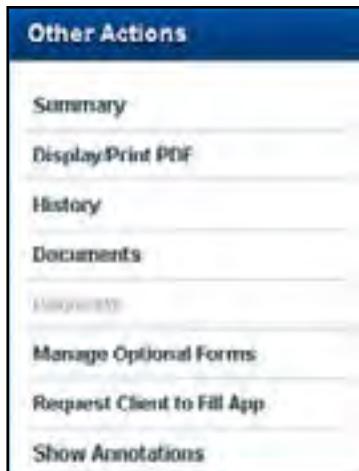
For agent use only.

How to Add Attachments.

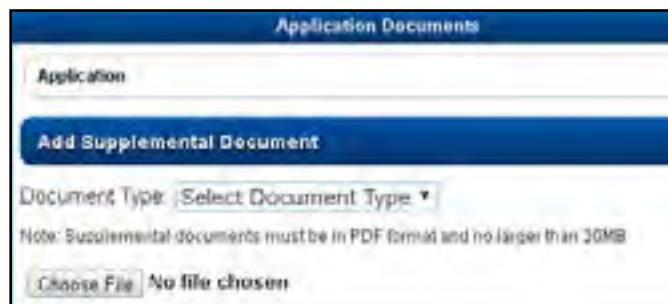
1. To add attachments, select 'Other Actions' from the navigation bar in the upper right hand corner.



2. Select 'Documents' when the drop down menu appears.



3. Select the 'Document Type' you would like to upload, and select 'Choose File' to browse and upload your document.



For agent use only.

How to Sign an Application.

When signing a Final Expense E-App, there are two key things to keep in mind:

1. The proposed insured can sign the application either via telephone by calling 877-888-0352 or electronically by E-Signature. Please note, you will be prompted to indicate which signature method your client will be using on page 1 of the application.
2. All parties other than the proposed insured, including you (the agent) and the Payor and Owner (if different than insured), must sign the E-App electronically via E-Signature.

E-Signature Process.

When the application is 100% complete, a message will appear for you to continue to the next step of collecting signatures. Select 'Continue' in the message window or in the upper right hand corner.

1. Once the application has been completed, select 'Use E-Signature' to start the signing process. The applicant must have a valid e-mail address.
2. Once E-Signature is selected, you will see a list of required signers based on the information completed in the application.
3. Select the role(s) then the appropriate signature method.
4. To continue to sign, select 'Sign Now'.
5. You must verify the identity of the applicant and enter their information. Below are acceptable forms of identification:
 - Driver's License
 - State Issue ID
 - Passport
 - Resident Alien ID
6. Select the 'I have reviewed' check box to acknowledge they have reviewed and agree with the content and terms for each completed document.
7. Once all documents have been reviewed and approved, select 'Sign'.
8. Complete the Signer Full Name, City, State and Today's Date.
9. The signature box is automatically completed when filling in the Signer Full Name field.
10. To replace the typed name, the signer may use a mouse or finger to overwrite the typed name.
11. Select 'I Consent' and repeat the same process for all other signers.

How to Remotely Sign With E-Signature.

1. When the E-App prompts you to start the Signature Process, you should select 'Owner'.



2. You should click on 'Send Email Request' instead of 'Sign Now' to allow the client to access the application through their email and sign on their own/remotely.



3. The below fields need to be completed. The 'Your Name' field automatically populates with the name of the agent that is logged into the Portal.
4. Once the required fields are completed, click on 'Send Email Request' to send the email to the client.

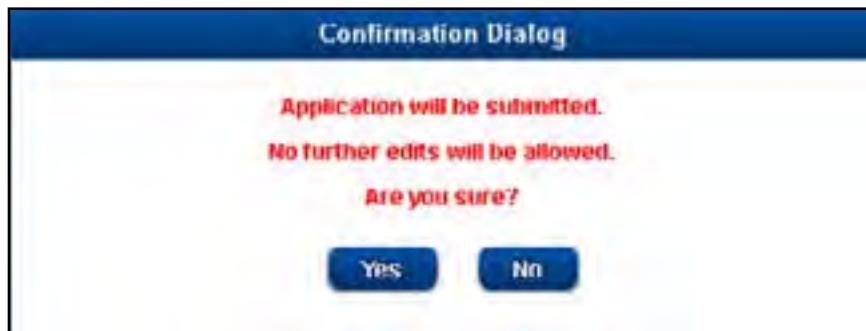


5. The client should then receive an email with a link. They should click on that link and identify themselves with the last 4 digits of their SSN and their birth date. The application will then pop up as normal for the client to sign. Once the client has completed the signature process, you will receive a notification telling you that the application can be submitted.

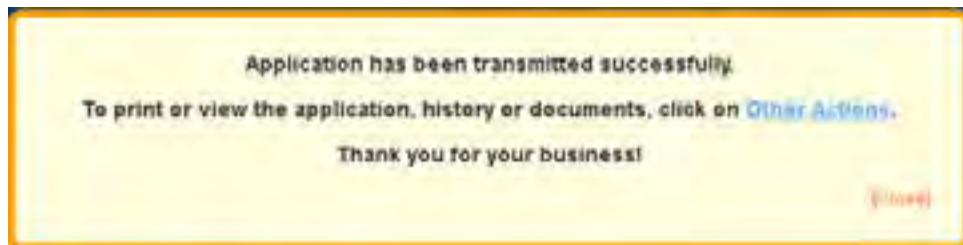
For agent use only.

How to Submit the Application.

1. Once all the e-signatures are collected, select 'Continue' in the upper right hand corner.
2. A confirmation dialog box will appear. Select 'Yes' to submit the application.



3. Once submitted, a message will appear confirming you successfully submitted the application.



4. To print or view the application, click on 'Other Actions' in the message box or in the navigation bar in the upper right hand corner.
5. Once the application has been submitted and the applicant selected Telephone Signature to sign the application, please follow the Telephone Signature process (page 8) to collect the signature(s) to complete the entire application process.

Telephone Signature Process.

CALL TOLL FREE

877-888-0352

Before Starting the Telephone Signature Process:

- You (the agent) must sign the application electronically and submit the application.
- You will need the application number, located on page 1 of the application in the upper right corner, for the telephone signature process.
- The applicant must remember the unique 4-digit pin he/she created on the Telephone Electronic Signature Sheet of the application. The 4-digit pin will be used during the telephone signature process.

1. After the application has been submitted, call toll-free 877-888-0352 and follow the prompts.
2. After the greeting, the applicant must confirm he/she wants to continue with the telephone signature process by pressing 1 or by pressing 7 to stop the process.
3. Enter the application number. This is the 'Application ID' number located on page 1 of the application in the upper right corner.
4. Enter the last 4 digits of the applicant's Social Security Number (SSN)
5. If the applicant agrees to the HIPAA Authorization, he/she would press 1 or may press 7 to stop the process.
6. The applicant must confirm he/she agrees to the telephone signature authorization and will be asked to enter their unique 4-digit pin. The 4-digit pin is the same pin number the applicant chose on the Telephone Electronic Signature Sheet. If he/she does not agree and wants to discontinue the telephone signature process, press 7.

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Point-of-Sale Underwriting Review Process

Once the application has been submitted with all signatures, the application will be processed using the Point-of-Sale underwriting engine. The underwriting engine will determine if the application is Approved, Declined, or requires further Underwriting Review.

To view the E-App status updates in real time, go to the agent portal and click on Electronic Application. You will see a list of all the E-Apps you have submitted which includes the Application Number, Policy Number, Product, Client Name, Status, and Application Date.

The following are the statuses that may appear under the Status column:

- Active
- Decline
- Underwriting Review
- Telephone Signature Pending

An e-mail with the E-App underwriting decision will be sent to you and the applicant will receive an e-mail confirming their application was submitted.

If the E-App is pending underwriting review, the applicant may call into the Underwriting Department to speak directly with an underwriter Monday through Friday between 7:00 am MDT to 5:00 pm MDT. The underwriter will determine the applicant's eligibility status over the phone. If approved, the underwriter will give the applicant their policy number.

CONTACT & SUPPORT

NEW BUSINESS: 1-800-247-1423 Ex. 8203
newbusiness@sslco.com

UNDERWRITING: 1-800-247-1423 Ex. 8208
underwriting@sslco.com

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Portal Quick Tips

A Guide to Quickly Finding Answers to Commonly Asked Questions

Answers to many of the most frequently asked questions - *on both in-force and submitted applications* - can be quickly found on the agent portal, and we have created this guide to help you easily find those answers and avoid long phone wait times during periods of high sales activity.

Search for a Client Policy

pg. 1

Find Account Balances, Surrender Values, RMDs, Penalty Free WDs and More

pg. 1

Find the Status of a Task

pg. 1

Find the Status of a New Business Application

pg. 2

Locate Product Forms

pg. 3

Find and Use the Annuity Illustration Tool

pg. 4

Upload Documents in the E-App

pg. 5

Find Policy Transaction Information

pg. 5

Search for a Client Policy:

After logging-in to the [Agent Portal](#), you can navigate to the Agent Menu and select “Client Policies List”, and then use the “Search Policies” function by entering all policy information available. From the list of policies in your search, you can select your client’s policy by **clicking on the policy number**.

Once all information is inputted, click **Search Policies**

Find Account Balances, Surrender Values, RMDs, Penalty Free WDs and More:

Once a policy number is clicked, select the “Policy Data” tab, and you can find the following policy information about your client.

- Current value of a policy
- Surrender value of a policy
- Penalty free amount available
- RMD amount
- The beneficiary or beneficiaries of the policy
- Client’s address on file

Find the Status of a Task:

Once a policy number is clicked, select the “Policy Tasks” tab and you will be able to see all tasks and their statuses. Additionally, you can see the reason, creation date, and completion date of each task. For a more detailed look into the task, select “Task Title” and the following details will be made available.

- Task status update
- The number of business days to process the update
- The date and time the task was updated

Find the Status of a New Business Application:

After logging-in to the [Agent Portal](#), you can find the status of an **E-App or paper application that has been issued a policy number** by entering all policy information available in the “Search My Client Policies” section of “Client Policies List” and clicking “Search Policies”. Then, locate the status column for your client’s policy number to find out the application status.

If the status column shows “Pending”, please visit the “My Notifications” section of the Agent Menu for a more detailed description of what is needed to complete the application.

Alternatively, you can **find the status of E-Apps only** by entering all application information available in the “My Electronic Applications List” section of “Electronic Application” in the Agent Menu and clicking “Search Applications”. Then, locate the status column for your client’s application number or policy number to find the application status.

If a paper application has not been issued a policy number, you can find the status of the application by using the "Received Paper Applications" section of "Client Policies List" by entering all application information available and clicking "Search Applications". Then, a list of paper applications that have not been processed will be generated. Please allow for manual processing time in order for received paper applications to be processed.

AGENT

Received Paper Applications

Received Paper Applications Search Parameters

Monitor your paper applications that we have received but did not enter to our policy administration system and assign policy number yet:

Search By: Agencies enrolled into my account Specific agent number within my agencies

Agency: All Applications Include Hierarchy

Client Name: *Optional

Application Dates Range: From Date: To Date: *Can be exact range or enter minimum to date

Enter all application information available

Items Per Page: 20

Once all information is inputted, click Search Applications

Locate Product Forms:

In the "Documents Center", select "Product Forms/Supplies" from the drop-down list. Use the product, type, and state fields to narrow your search and click "Search" to generate the list of **forms available for download and email**. The following types of forms are available:

Search Product Forms

Agent # * Required

Product: Accumulation Protector Plus

Type: *Optional

State: Alabama *Optional

Email to: * Email on Agent File Custom Email:

- Marketing Materials
- Policy Service Forms
- New Business Forms
- Application Materials

Find and Use the Annuity Illustration Tool:

Select "Annuity Calculation Tools" from the Agent Menu, use the prompts provided to enter your client's name and select an annuity from the drop-down list. In the proposal parameters, input all client and product information and click "Illustrate".

Sentinel Annuity Calculator & Illustration

Please input your information in the appropriate fields and click calculate to see the results.

Available Calculator Products **Input client's name and select product**

Enter Your Client Name Please Select Your Product Please Select Product Tool

Accumulation Protector PlusSM Proposal Parameters

Term Length: 10 Years Select Rider: Rate Enhancement Rider Application Status: Selected Policy Type: Selected Ownership Type: Single Owner Birth Date: MM/DD/YYYY Age:

Initial Purchase Payment: \$ * (Payments over \$1 million need company approval)

Initial Purchase Premium Allocations:

- Fixed
- S&P 500® 1 Year Point-to-Point with Cap
- 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 Point-to-Point with Trigger
- Credit Suisse ESG Macro 5 Index 1 Year Point-to-Point with Participation Rate
- Credit Suisse ESG Macro 5 Index 2 Year Point-to-Point with Participation Rate
- Credit Suisse ESG Macro 5 Index 3 Year Point-to-Point with Participation Rate

0% Total Allocations Percent

Withdrawal (Optional): Name

Illustrate **Agent Info**

Click Illustrate to generate the illustration

Input all information available using the text fields

Rate Enhancement Rider

Accumulation Index Annuity is a 10 year, single premium deferred annuity with a premium bonus and seven different index crediting strategies in addition to a fixed account.

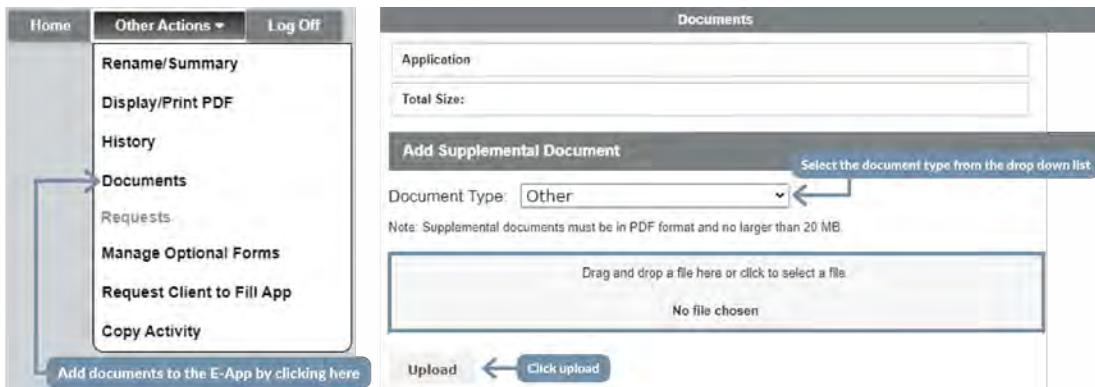
The Rate Enhancement Rider increases the growth potential of your annuity's fixed account, index accounts and penalty-free withdrawal amount. When you purchase this rider, the interest rates, participation rates, cap rates are increased so your annuity benefits from more of the market's positive performance.

The illustration tool is available for the following products:

- Accumulation Protector PlusSM Annuity
- Personal Choice Annuity
- Retirement Plus Multiplier[®] Annuity

Upload Documents in the E-App:

You can directly upload documents in the E-App by using the “Other Actions” menu and clicking on “Documents”. Then, identify the document type, drag-and-drop or select a file, and click “Upload”.



The screenshot shows the E-App's 'Other Actions' menu on the left, with 'Documents' selected. The main area is titled 'Documents' and contains fields for 'Application' and 'Total Size'. A sub-section titled 'Add Supplemental Document' has a dropdown menu set to 'Other'. A callout box points to this dropdown with the text 'Select the document type from the drop down list'. Below it, a note says 'Supplemental documents must be in PDF format and no larger than 20 MB.' A large text box for file upload is labeled 'Drag and drop a file here or click to select a file.' with 'No file chosen' below it. At the bottom are 'Upload' and 'Click upload' buttons.

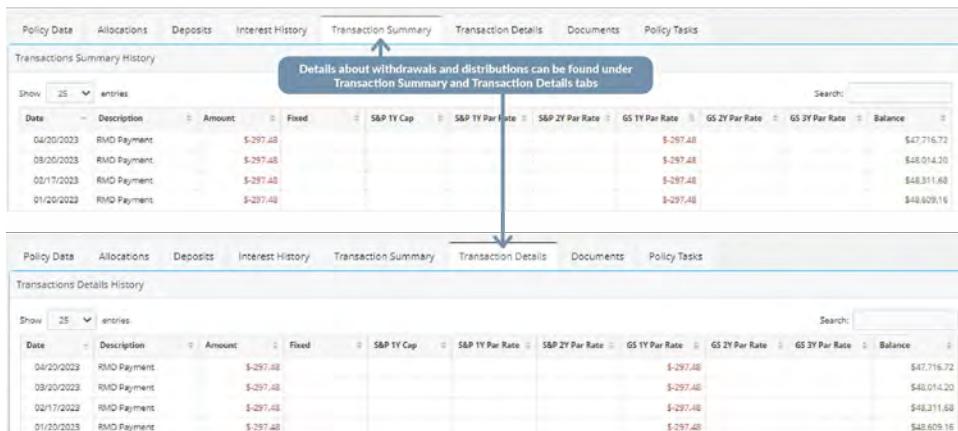
Please note: if an E-App has already been submitted, you cannot upload further documents in the E-App. Instead, missing requirements can be completed using the “My Notifications” tab by clicking “Upload Documents” next to the notification. *If there is not a missing requirement for a policy, then there will not be an option to upload documents, since none are missing.*



The screenshot shows the 'My Notifications' tab with a search result for '1035 Exchange Request Form/Direct Custodial Transfer Request is incomplete'. The notification text states 'Insurance agent (producer) Disclosure for Annuities is incomplete'. To the right, a callout box points to the 'Upload Documents' button under the 'ACTION' column for the notification 'Application Missing Requirements'.

Find Policy Transaction Information:

First, use the “Client Policies List” to search for a client policy. Once a policy number is clicked, you can find a record of policy transaction history, including any withdrawals and distributions, by clicking either the “Transaction Summary” or “Transaction Details” tab.



The screenshot shows two tabs: 'Transaction Summary' and 'Transaction Details'. Both tabs display a table of transaction history for RMD Payments. The 'Transaction Summary' tab shows 25 entries, and the 'Transaction Details' tab shows 25 entries. Both tables include columns for Date, Description, Amount, Fixed, S&P 1Y Cap, S&P 1Y Par Rate, S&P 2Y Par Rate, GS 1Y Par Rate, GS 2Y Par Rate, GS 3Y Par Rate, and Balance. A callout box points to the table with the text 'Details about withdrawals and distributions can be found under Transaction Summary and Transaction Details tabs'.

Date	Description	Amount	Fixed	S&P 1Y Cap	S&P 1Y Par Rate	S&P 2Y Par Rate	GS 1Y Par Rate	GS 2Y Par Rate	GS 3Y Par Rate	Balance
04/20/2023	RMD Payment	\$297.48			\$297.48			\$297.48		\$47,716.72
03/20/2023	RMD Payment	\$297.48			\$297.48			\$297.48		\$48,014.20
02/17/2023	RMD Payment	\$297.48			\$297.48			\$297.48		\$48,311.68
01/20/2023	RMD Payment	\$297.48			\$297.48			\$297.48		\$48,609.16

The following information will be available for either tab.

- Date of the transaction
- Description of the transaction
- Amount of the transaction (and account if applicable)
- Account Balance



Sentinel Security Life Insurance Company

PO Box 27248 | Salt Lake City | UT 84127-0248

1-800-247-1423 | www.sslco.com

■ ■ ■ SENTINEL SECURITY LIFE INSURANCE COMPANY IS A MEMBER OF THE A-CAP FAMILY



2022

COMPANY PROFILE & FINANCIAL SUMMARY



Sentinel
Security
Life

SENTINEL SECURITY
LIFE INSURANCE COMPANY

SENTINEL SECURITY LIFE

COMPANY PROFILE

Your Family. Your Future. Our Focus.

Sentinel Security Life Insurance Company ("Sentinel") was founded in 1948 to help families pay for final expenses, and today, we offer a diverse set of products designed to enhance people's lives and serve the senior market.

Who We Are

Headquartered in Salt Lake City, Utah, Sentinel is a premier provider of annuity and life insurance products. Our product rates are always competitive and often industry leading. We invite you to become part of our story as we work to provide peace of mind to families throughout the country.

Our Mission

At Sentinel, our policyholders and agents are our priority. It is our mission to gain the trust of all we serve and to provide greater financial security. We are proud to offer quality insurance and annuity products while setting new industry standards of customer care for our customers, their families and our agents.

Core Values

SECURITY

At Sentinel, you can rest better knowing that your principal is in great hands. Sentinel offers access to industry leading insurance products designed for lower-risk, growth. We live by our slogan, "Lighting the way to greater financial security."

INNOVATION

Sentinel has a long history of financial strength and stability which has afforded us the opportunity to invest wisely in the growth of our company. We continue to develop new products while improving existing products and services to better protect our customers.

COMMITMENT

In recent years, Policyholder Service has been a challenge across our industry. We are committed to providing the best-in-class customer service for both policyholders and agents. Our strength lies not only in the quality of our insurance products, but also in our dedication to our policyholders and partners.

A MEMBER OF THE A-CAP FAMILY

Sentinel is part of the A-CAP family of companies. A-CAP (www.acap.com) owns multiple insurance and financial businesses on its unique and synergistic platform, including primary insurance carriers (like Sentinel), an Investment adviser, and Accredited and Captive reinsurers. A-CAP's management team and operational professionals have diverse experience and proven success across the insurance, reinsurance and investment sectors. **A-CAP insurance companies are committed to serving the needs of policyholders with greater financial security through exceptional customer service and innovative insurance and annuity products.**

CONTINUED GROWTH

THROUGH SERVING OUR CUSTOMERS

Reflecting on many accomplishments in 2022, Sentinel is most proud of our dedication to our customers and our ability to provide best-in-class, secure and innovative insurance and annuity products. Other significant financial accomplishments include:

1

Total Assets in excess of \$879 Million.

2

Gross Annuity Premium in excess of \$884 Million.

3

Total Adjusted Capital¹ in excess of \$127 Million.

1 Total adjusted capital equals capital and surplus plus asset valuation reserve.

Sentinel has a long history of doing right by our customers and honoring our commitments. Our company's strong foundation allows us to be well-positioned for a successful future.

STATUTORY FINANCIAL HIGHLIGHTS*

Net Operating Income	\$17,273,512
Admitted Assets	\$879,776,261
Total Liabilities	\$786,163,022
Capital & Surplus	\$93,613,239
Net Policy Reserves	\$612,772,247
Gross Final Expense Insurance In-Force	\$347,374,000
Gross Reserves for Fixed Annuities In-Force	\$4,955,102,849

A.M. Best Financial Strength Rating (FSR)
B++ (Good)

A.M. Best Issuer Credit Rating (ICR)
bbb+ (Good)

A.M. Best Opinion Outlook
Stable

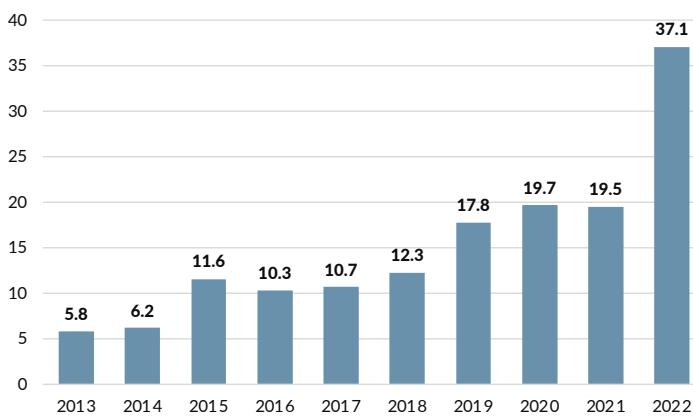
Risk-Based Capital Ratio (RBC)
686%

*As of December 31, 2022 - Audited Statutory Financials.

FINANCIAL HIGHLIGHTS

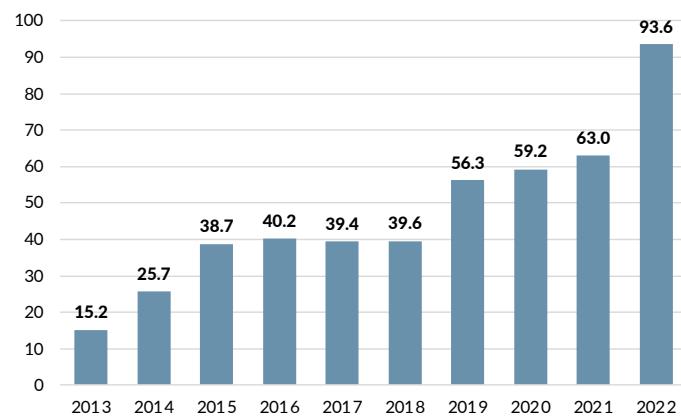
Statutory Net Investment Income (\$ in millions)

Net investment income increased over 539.7% since 2013 due to the growth in invested assets (primarily driven by annuity sales) and continued improvement in investment performance.



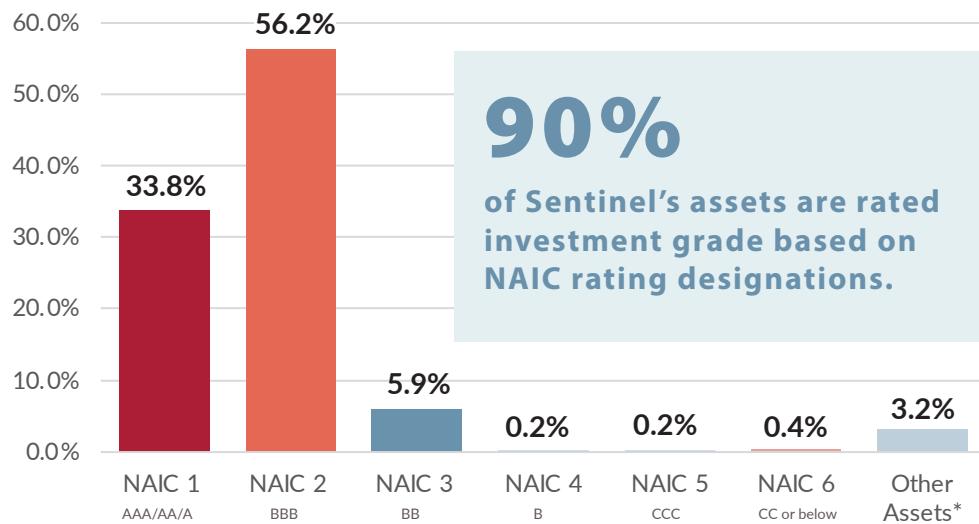
Capital and Surplus (\$ in millions)

Capital and Surplus increased over 515.8% since 2013 due to increases in statutory earnings and injections of capital into the Company.



PORTFOLIO SUMMARY

Sentinel's investment philosophy is based upon the principles of providing stable returns and income while mitigating risk for policyholders and shareholders. The following graph validates this philosophy and provides additional detail for the investment portfolio. As of December 2022, the portfolio has an overall credit quality of 1 or 2 (investment grade), using the National Association of Insurance Commissioners ("NAIC") financial rating designations.



*Other assets such as Collateral Loans and LLC Interest/Funds that do not follow the NAIC 1-6 scale.

PRODUCT PORTFOLIO

ANNUITIES

Accumulation Protector Plus SM Annuity	The Accumulation Protector PlusSM (APP) Annuity is a fixed indexed annuity designed to both accumulate and protect wealth against future market downturns. The APP provides exclusive and flexible crediting strategies and offers a unique 10 year guarantee on select participation rates.²
Retirement Plus Multiplier [®] Annuity	The Retirement Plus Multiplier[®] (RPM) Annuity is a fixed indexed annuity that excels through its 5-year duration and combination of index strategies, including an index designed around the long-term demographic shift towards an older population in the United States. With its optional riders, the RPM annuity offers even greater opportunities for accumulation and income.
Summit Bonus Annuity	The Summit Bonus Index Annuity is a fixed indexed annuity that offers guaranteed lifetime income through the selection of its optional Income Rider , and a guaranteed rollup rate on the income account. In addition to the lifetime income features, the Summit Bonus Annuity offers index strategies for accumulation options.
Guaranteed Income Annuity	This income driven annuity offers three riders, each of which were designed to address a specific goal - accumulation, consistent income, or the ability to leave a legacy for beneficiaries. The versatility available with the Guaranteed Income Annuity makes this annuity capable of catering to a wide variety of retirement planning needs.
Personal Choice Annuity	The Personal Choice Annuity MYGA was designed to help maximize the fixed interest rates available in the three, five, seven, and ten year durations, through its flexible a-la-carte riders that allow policy holders to only pay for the features they need.
Personal Choice Plus Annuity	The Personal Choice Plus+ Annuity provides the power to determine how retirement assets will grow by selecting between four available interest crediting methods – a guaranteed fixed interest rate, plus three index strategies based on the S&P 500 [®] .

LIFE

New Vantage [®] Life Insurance	When our time comes, none of us want to leave our loved ones with large funeral costs. With three different plans to choose from, the New Vantage[®] whole life insurance product was created to cover almost anyone and their unique needs, and the inclusiveness of the three plan options helps policyholders, and their families, rest assured knowing that their final expenses are covered.
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Sentinel is able to offer industry leading life insurance and fixed annuity products through innovative product design and strong distribution channels. Sentinel maintains an amount of capital in excess of what is needed to support its overall business operations.

Sentinel offers a strong senior market portfolio including Life and Annuity products. We continue to develop new products and services to meet our customers' needs.

Sentinel's long history of financial strength and stability has allowed the company to invest wisely in growth opportunities. Our strength lies not only in the quality of our insurance products, but also in our commitment to our policyholders, agents, and shareholders. We invite you to learn more about our company by visiting www.sslco.com or by calling **1-800-247-1423**.

Sentinel Security Life is rated B++ (Good) for financial strength by A.M. Best Company. This rating applies only to the overall financial status of the Company and is not a recommendation of the specific policy provisions, rates, or practices of the Company.

See policy contracts for full details. Products, Riders 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. Please refer to the website product availability map or contact your agent for more details. All forms are available on the agent portal at sslco.admin-portal.org.

DISCLOSURES & DISCLAIMERS

2 The Participation Rates for the CS 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 CS Momentum Index. The Participation Rates for the CS ESG Macro 5 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 CS ESG Macro 5 Index.

The CS Momentum Index, the CS ESG Macro 5 Index (the "Indices"), and any trademarks, service marks and logos related thereto are service marks of Credit Suisse Group AG, Credit Suisse International, or one of their affiliates (collectively, "CS"). CS has no relationship to Sentinel Security Life Insurance Company, other than the licensing of the CS Momentum Index and the CS ESG Macro 5 Index and its service marks for use in connection with the Accumulation Protector PlusSM Annuity and certain hedging arrangements and is not a party to any transaction contemplated hereby. CS shall not be liable for the results obtained by using, investing in, or trading the Accumulation Protector PlusSM Annuity. CS has not created, published or approved this document and accepts no responsibility or liability for its contents or use. Obligations to make payments under the Accumulation Protector PlusSM Annuity are solely the obligation of Sentinel Security Life Insurance Company and are not the responsibility of CS.

There is currently no universal definition or exhaustive list defining the issues or factors that are covered by the concept of "ESG" (Environmental, Social, Governance). CS's view of ESG is based solely on CS's current opinions, assumptions, and interpretations, which may evolve over time and are subject to change.

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No Offer: This document ("Presentation") is neither an offer to sell nor a solicitation of an offer to buy any security, and is provided solely to inform potential offerees preliminary information about Advantage Capital Holdings, LLC d/b/a "A-CAP" and its affiliates (collectively herein referred to as the, "Firm"). This Presentation is not intended to solicit an investment in any particular investment product, structured or otherwise.

Investment Data: The investment allocation data is as of the date presented and may change based upon individual client investment guidelines, liquidity needs, client imposed investment restrictions, credit quality requirements, collateral needs and related criteria.

NAIC: NAIC is an acronym for the National Association of Insurance Commissioners.

NAIC 1 Rating: NAIC 1 is assigned to obligations exhibiting the highest quality. Credit risk is at its lowest and the issuer's credit profile is stable. This means that interest, principal or both will be paid in accordance with the contractual agreement and that repayment of principal is well protected. An NAIC 1 obligation should be eligible for the most favorable treatment provided under the NAIC Financial Conditions Framework.

NAIC 2 Rating: NAIC 2 is assigned to obligations of high quality. Credit risk is low but may increase in the intermediate future and the issuer's credit profile are reasonably stable. This means that for the present, the obligation's protective elements suggest a high likelihood that interest, principal or both will be paid in accordance with the contractual agreement, but there are suggestions that an adverse change in circumstances or economic, financial or business conditions will affect the degree of protection and lead to a weakened capacity to pay.

An NAIC 2 obligation should be eligible for relatively favorable treatment under the NAIC Financial Conditions Framework.



Sentinel Security Life Insurance Company

PO Box 27248 | Salt Lake City | UT 84127-0248
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