



SENTINEL SECURITY LIFE

INSURANCE COMPANY

MYGA & INDEX RATE SHEET
EFFECTIVE 06/08/2020

AGENT USE ONLY

Personal Choice

Personal Choice Plus+

Interest Rate Guarantees

5 Years Fixed

All Other - 3.10%
CA, FL - 3.00%*
MN - 2.80%**

All Other - 2.85%
CA, FL - 2.75%*

7 Years Fixed

All Other - 3.20%
CA, FL - 3.10%*
MN - 2.90%**

NA

10 Years Fixed

All Other - 3.30%
CA, FL - 3.20%*
MN - 2.80%**

NA

Indexing Strategy Caps

Annual Point-to-Point

NA

4.50%

Monthly Averaging

NA

5.00%

Monthly Sum

NA

1.75%

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

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

*Death Benefit Feature is required in California and Florida and is priced into the California and Florida rates.

All California and Florida contracts are issued with the Death Benefit Feature.

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

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

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

Interest rates as of June 8, 2020 and are subject to change without notice.

Quoted rates may vary due to state regulations and taxes.

Not all annuities and optional riders are available in all states.

	Summit Bonus Index	Guaranteed Income Annuity	
Premium Bonus	Base Contract - 7% With Income Rider - 8%	GLWB Rider:	8%*
		Legacy Rider:	10% for issue ages under 71 5% for issue ages 71-80 3% for issue ages 81-85
		Accum Rider:	10% for issue ages below 71 8% for issue ages 71-80 6% for issue ages 81-85
Interest Rate Guarantees			
1st Year Rate	1.70%	1.00% (with subsequent purchase premium)	
Current Rate Guarantee	1 Yr	2 Yrs	
Indexing			
Index/Benchmark	S&P 500®	LIBOR	
Participation Rates	NA	65.00%	
Caps	Annual Point-to-Point Cap: 2.75% Monthly Averaging Cap: 3.00% Daily Averaging Cap: 3.05% Monthly Sum Cap: 1.10%	NA	
Riders			
Optional Riders and Cost	Income Rider - 1.05% fee	GLWB Rider:	1.25% fee years 1-5, 1.60% fee years 6-10
		Legacy Benefit Rider:	1.25% fee years 1-5 1.60% fee years 6-10
		Accumulation Rider:	No fee

*Credited to Income Account only

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