



# SENTINEL SECURITY LIFE INSURANCE COMPANY

MYGA & INDEX RATE SHEET  
EFFECTIVE 10/12/2020

## AGENT USE ONLY

### Personal Choice

### Personal Choice Plus+

#### Interest Rate Guarantees

##### 5 Years Fixed

All Other - 3.15%  
CA, FL - 3.05%\*  
MN - 2.85%\*\*

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

##### 7 Years Fixed

All Other - 3.25%  
CA, FL - 3.15%\*  
MN - 2.95%\*\*

NA

##### 10 Years Fixed

All Other - 3.35%  
CA, FL - 3.25%\*  
MN - 2.85%\*\*

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 October 12, 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		Accumulation Protector Plus <sup>SM</sup>	
Premium Bonus	Base Contract - 7% With Income Rider - 8%	GLWB Rider:  Legacy Rider:  Accum Rider:	8%*  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	Base Contract - 5% With Rate Enhancement Rider - 5%	
Interest Rate Guarantees				No Rider	Rate Enhancement Rider
1st Year Fixed Rate	1.70%	1.00% (with subsequent purchase premium)		2.35%	3.20%
Current Rate Guarantee	1 Yr	2 Yrs		1 Yr	1 Yr
Other Guarantees	NA	NA		**The Participation Rates for the Credit Suisse Momentum Index are guaranteed for 10 years with the selection of the One-year point-to-point or Two-year point-to-point crediting strategies, provided that Sentinel Security Life Insurance Company continues to have access to the Credit Suisse Momentum Index.	
Indexing					
Index/Benchmark	S&P 500®	LIBOR		S&P 500® and Credit Suisse Momentum Index	
Trigger Rate	NA	NA		No Rider	Rate Enhancement Rider
				Credit Suisse Momentum Index 1 Year with Trigger Rate	4.00% 5.50%
				Credit Suisse Momentum Index 1 Year Point-to-Point with Participation Rate***	100% 140%
				Credit Suisse Momentum Index 2 Year Point-to-Point with Participation Rate***	150% 200%
Participation Rates	NA	65%		Credit Suisse Momentum Index 3 Year Point-to-Point with Participation Rate	180% 250%
				S&P 500® 1 Year Point-to-Point with Participation Rate	30% 38%
				S&P 500® 2 Year Point-to-Point with Participation Rate	42% 55%
Caps	Annual Point-to-Point Cap: 2.75% Monthly Averaging Cap: 3.00% Daily Averaging Cap: 3.05% Monthly Sum Cap: 1.10%	NA		S&P 500® 1 Year Point-to-Point with Cap Rate	4.80% 6.00%
Riders					
Optional Riders and Cost	Income Rider - 1.05% fee	GLWB Rider:  Legacy Benefit Rider:  Accumulation Rider:	1.25% fee years 1-5 1.60% fee years 6-10  1.25% fee years 1-5 1.60% fee years 6-10  No fee	Rate Enhancement Rider: 0.95% fee	

\*Credited to Income Account only

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