You now have more options when it comes to your future

Sentinel Plan®

PERSONAL CHOICE PLUS+

Client Brochure

Standard (All States Except Florida)

Sentinel® Security Life
Lighting the way to financial security

As the length of retirement increases, so does the need for a retirement solution that gives you **power, options** and **benefits.**

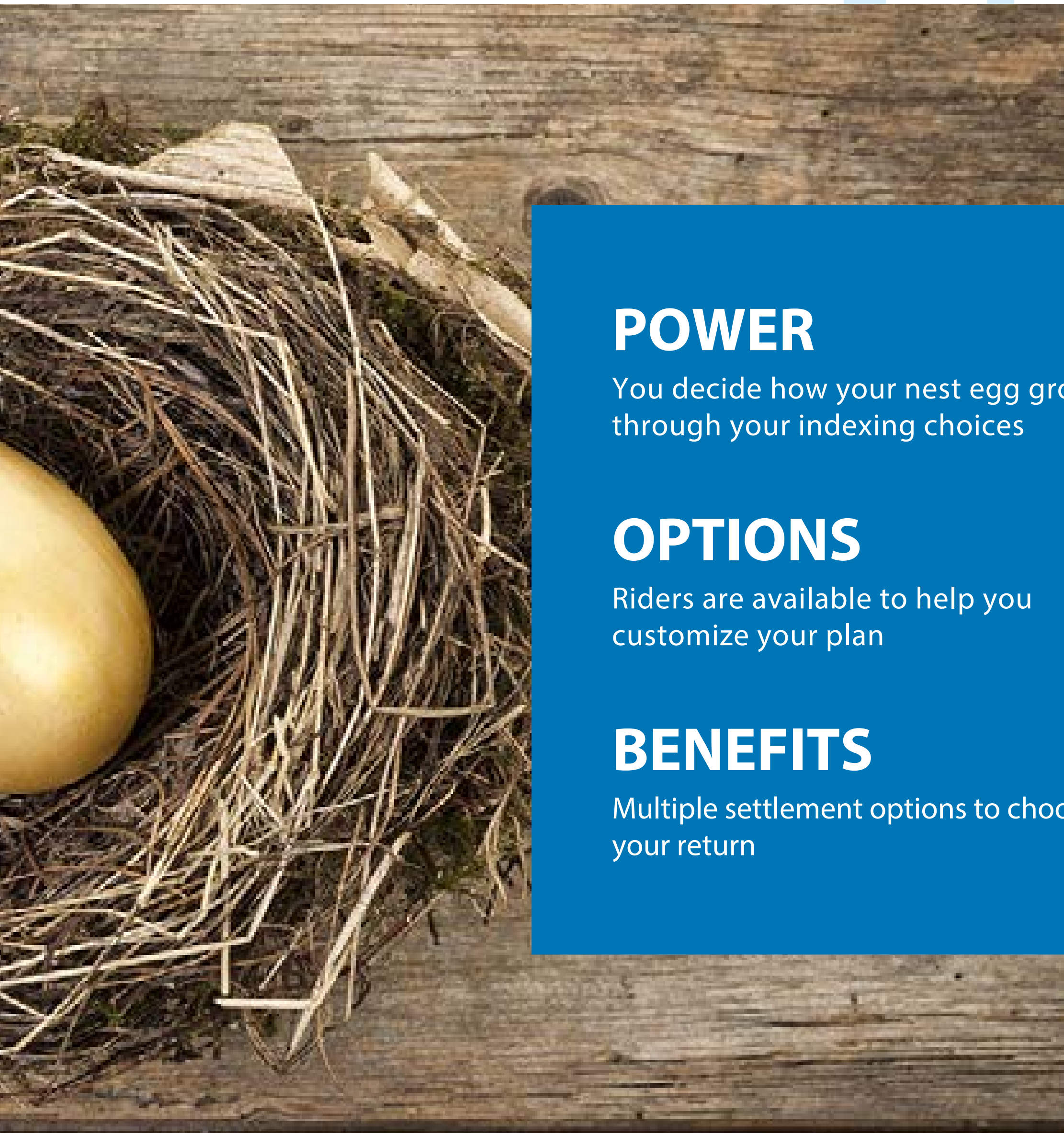
When planning for your future there are a few factors that should be considered before investing:

Living Expenses

Health Care Cost

Emergency Funds

Retirement Timeline



POWER

You decide how your nest egg grows through your indexing choices

OPTIONS

Riders are available to help you customize your plan

BENEFITS

Multiple settlement options to choose your return

The Sentinel Plan® Personal Choice Plus+ Annuity offers choices that will help prepare you for your future.

With the Sentinel Plan® Personal Choice Plus+ Annuity you can determine how your retirement grows by selecting between four interest crediting methods.

INDEXING POWER

A personalized approach when it comes to growing your retirement assets

With Personal Choice Plus+ you can feel secure in your selection from any of the interest crediting options above.

KEY FEATURES

FIXED INTEREST RATE

- Initial rate is guaranteed for 5 years*
  *Guaranteed minimum interest at 1%
- Interest is compounded daily
- Comfort in knowing how much interest you will earn each year

ANNUAL POINT TO POINT

- Interest rate based upon the change in the S&P 500® over the policy year
- A drop in the market at any time in between the beginning and ending periods does not affect earnings
- Closest you can get to the market without exposure to market losses

MONTHLY AVERAGING

- Interest Rate based upon average of the 12 monthly closing values in S&P 500® over the policy year
- The Monthly Averaging feature has the potential to yield higher earnings when there is a period of significant market increases

MONTHLY SUM

- Interest Rate based upon monthly changes in the S&P 500®
- There is a monthly cap for this account
- Opportunity to earn the highest interest with this option

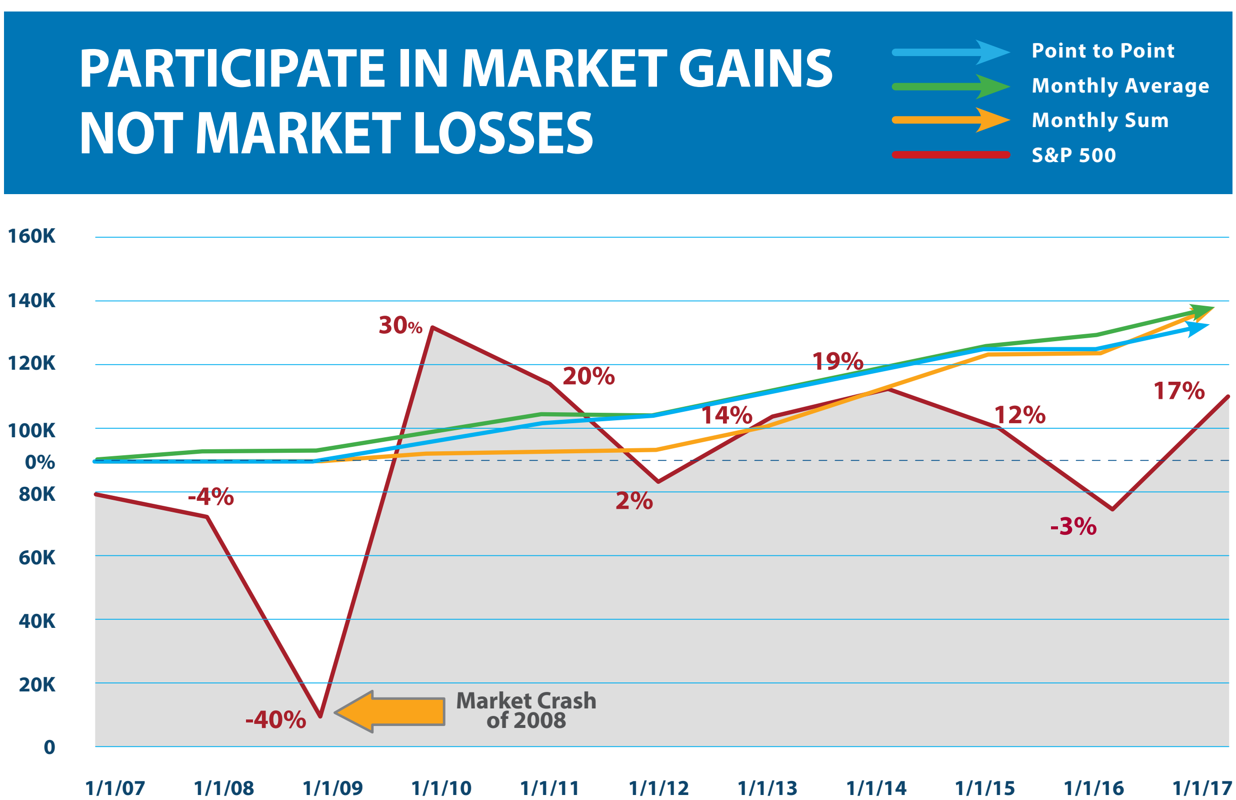
Even though the possibility of the annual point-to-point , monthly average or monthly sum strategies could credit less than 3% in any given year, the lowest your account can be credited is 0% since the indexed accounts never earn a negative interest rate.

You will never have to recover from losses before seeing additional positive growth if the S&P 500® Index rebounds. The potential for your annuity to receive credit increases start with any positive index performance.

The below chart shows the power of indexing. It assumes that 100% of your funds are allocated to the fixed account for four years. Year five, 100% is allocated to the monthly sum. A range of interest credits and annual effective yields are shown. For purposes of this hypothetical example, the fixed interest rate is assumed to be 3%.

	Fixed Only	0% Credit Year 5	5% Credit Year 5	10% Credit Year 5	15% Credit Year 5
Year 1	3.00%	3.00%	3.00%	3.00%	3.00%
Year 2	3.00%	3.00%	3.00%	3.00%	3.00%
Year 3	3.00%	3.00%	3.00%	3.00%	3.00%
Year 4	3.00%	3.00%	3.00%	3.00%	3.00%
Year 5	3.00%	0.00%	5.00%	10.00%	15.00%
Annual Effective Yield	3.00%	2.40%	3.40%	4.36%	5.30%

PARTICIPATE IN MARKET GAINS NOT MARKET LOSSES



OPTIONAL RIDERS

**More choices,
More control**

Death Benefit Feature

Waives the Surrender Charge associated with a lump-sum payment in the case of the death of an owner.

Preferred 10% Free Withdrawal

Waives the Surrender Charges and Market Value Adjustment (MVA) for the first withdrawal per year after the first contract year. Annuitant may withdraw up to 10% of the account value or the required minimum distribution, whichever is greater. Surrender charges and MVA may apply if the withdrawal exceeds the 10% or the RMD, whichever is greater, or if there are multiple withdrawals during the contract year.

Accumulated Interest Withdrawal

Waives the surrender charge and Market Value Adjustment (MVA) associated with accumulated interest withdrawals.

Required Minimum Distribution

Waives the Surrender Charge and Market Value Adjustment (MVA) on any Required Minimum Distribution (RMD) from tax qualified plans.

If you surrender your policy or request a withdrawal, surrender charges, as shown below, will apply unless you add one of the riders. Please discuss the surrender charges with your agent.

SURRENDER / WITHDRAWAL CHARGE PERCENTAGE					
Contract Year	1	2	3	4	5
Surrender / Withdrawal %	10%	9%	8%	7%	5%

During renewal Guaranteed Periods, surrender charges reset.

ATTAINED AGE SURRENDER/WITHDRAWAL CHARGE PERCENTAGE						
Attained Age	90-93	94	95	96	97	98+
Surrender / Withdrawal %	5%	4%	3%	2%	1%	0%

BENEFITS

Getting the most out of your savings

Choices seem to surround us in
available to us, it can be difficu
ones for ourselves, our families

We want you to enjoy your retirement. With the Sentinel Plan® Personal Choice Plus+ annuity, we make it easy.

Keeping this in mind, we have c
annuity. Designed to give you
investing for retirement, this pr
be confident is the best one for

The Sentinel Plan® Personal Cho
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every aspect of our lives. With so many options
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, and our future.

created the Sentinel Plan Personal Choice Plus+
some of the best benefits and options while
roduct gives you an easy and secure option you can
you and your loves ones.

ice Plus+ annuity simplifies this process by offering
nd options when investing for your retirement.

BENEFIT FEATURES

SETTLEMENT OPTIONS

Option 1 Life Income Only: monthly payments for the Annuitant's remaining lifetime

Option 2 Life Income with Guaranteed Period Certain: monthly payments for the longer of the Annuitant's remaining lifetime or the period certain

Option 3 Period Certain Only: monthly payments for a period certain not less than 5 years

END OF GUARANTEE PERIOD

30 days prior to the end of the Guarantee Period, the following options are available to take effect on the Next Contract Anniversary:

- Continue the contract for another Guarantee Period;
- Apply the Contract Value to a Settlement Option;
- Take a Partial Withdrawal, with no MVA or Surrender Charges, and apply the remaining value to another Guarantee Period;
- Surrender the contract without MVA or Surrender Charges

DEATH OF OWNER

The amount payable to the beneficiary if the Owner, or the Annuitant if the Owner is not a Natural Person, dies before annuity payments begin, is equal to the Cash Surrender Value.

- Beneficiary can take the Death Benefit as one of the following options:
  - Lump Sum
  - Distributed within five years
  - Installment payments using a Settlement Option
- If the beneficiary is a non-natural person, a lump sum will be paid.
- If the sole primary beneficiary is the surviving spouse of the Owner, the spouse may continue the Policy and become the new Owner

ENHANCED DEATH BENEFIT OPTION

The Personal Choice Plus+ Annuity offers an additional death benefit option to the beneficiary with the Enhanced Death Benefit Option. The Enhanced Death Benefit allows the beneficiary to receive the Benefit Base paid over 5 years in equal periodic payments. Interest is credited to the Benefit Base at 150% of the Net Interest Rate credited to the Accumulation Value. The Benefit Base cannot be withdrawn and any withdrawals from the Accumulation Value will reduce the Benefit Base.

EXAMPLE	
Initial Premium: $100,000	**Initial Benefit Multiplier:** 150%
Net Interest Rate: 3.00%	**Rollup Rate:** 4.50% (0.03 x 1.50 = 0.045)

End of Contract Year	Net Interest Rate	Accumulation Value	Rollup Rate	Benefit Base	5 Year Death Payout
1	3.00%	$103,000	4.50%	$104,500	$20,900
2	2.00%	$105,060	3.00%	$107,635	$21,527
3	3.50%	$108,737	5.25%	$113,286	$22,657
4	5.00%	$114,174	7.50%	$121,782	$24,356
5	4.00%	$118,741	6.00%	$129,089	$25,818

Sentinel Security Life Insurance Company

Since 1948, families have counted on Sentinel Security Life Insurance Company during their time of need. The Company was originally established to provide families a way of funding funeral expenses and burial costs. Through our final expense life insurance product, we have been honored to provide peace of mind to families for well over half a century.

Today, Sentinel offers a strong senior market portfolio including Life, Medicare Supplement and Annuity products. We continue to develop new products while improving existing products and services to better protect our customers.

Sentinel has a long history of financial strength and stability that has afforded us the opportunity to invest wisely in the growth of our company. Our strength lies not only in the quality of our insurance products, but also the level of service we provide to our policyholders, agents, and shareholders. We invite you to learn more about our company by visiting www.sslco.com or by calling 800-247-1423.

SENTINEL SECURITY LIFE INSURANCE COMPANY
PO BOX 27248 SALT LAKE CITY, UTAH 84127-0248

Sentinel® Security Life

Lighting the way to financial security