Sentinel Plan™

Personal Choice Annuity™

An a la carte solution for a custom annuity

FORM SSLANBR11-OT

Sentinel Security Life

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Personal Choice Annuity™
An a la carte solution for a custom annuity

Customizable

The Sentinel Personal Choice Annuity was created with the flexibility to meet your needs. First, you have the choice of the duration of the annuity which can be five, seven, or ten years; meaning you will have access to your money when you need it.

Second, Sentinel's Personal Choice Annuity allows you to determine the optional features, called riders, that fit your needs. In most cases annuities are loaded with optional riders that you don't want or need, giving you a lower interest rate during the life of the fully-loaded annuity. With the Personal Choice Annuity you have the option of including only the features that you require, which will allow you to earn a higher interest rate. You have the choice of six different optional riders. You can pick and choose "a la carte" in any combination depending on your needs. You pay only for those features you want.

Finally, the Personal Choice Annuity allows you to add all optional riders at the beginning of the term of the annuity called, the Guarantee Period. You may add the Required Minimum Distribution rider at any time. With Sentinel's Personal Choice Annuity, the choice is yours!

"Sentinel's Personal Choice Annuity is great! I was able to choose the features I wanted and build my own single premium deferred annuity to get the best interest rate."

Personal Choice Annuities are issued by Sentinel Security Life Insurance Company. Annuity contracts, with their charges and limitations, as well as individual features are subject to state regulations and may not be available in all states.

Product specifications vary by state, consult your agent.

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Sentinel Security Life Allows You to Custom Select Your Annuity

Optional Riders*

Can be added at issue or the beginning of a Guarantee Period:

Required Minimum Distribution

If selected, this rider waives the Surrender Charge and Market Value Adjustment (MVA) on any Required Minimum Distribution (RMD) from tax-qualified plans. This is the only rider that may be added at issue or at the beginning of a subsequent Guarantee Period.

OR

Can only be added at issue:

Preferred 10% Free Withdrawal

If selected, this rider waives the Surrender Charges and MVA for the first withdrawal per year after the first contract year. The annuitant 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 exceeds the greater of 10% or the RMD or there are multiple withdrawals in that contract year.

Terminal Illness / Nursing Home Care Feature

If selected, this rider waives the Surrender Charge if the owner is diagnosed with a stroke, heart attack, life-threatening cancer, or any other terminal illness. This feature also waives any Surrender Charge when the owner requires skilled nursing care for more than 90 consecutive days. Age limits and other conditions apply.

72(t) Free Withdrawal

If selected, this rider waives Surrender Charge and MVA associated with withdrawals made in accordance with Internal Revenue Code Section 72(t).

Death Benefit Feature - (Required for Issue Ages 86-90)

If selected, this rider waives the Surrender Charge associated with a lump-sum payment in the case of the death of the Annuitant.

NE- Death Benefit will not be less than premium paid regardless if this rider is added.

FL- This rider is automatically included with all contracts issued.

Accumulated Interest Withdrawal

If selected, this rider waives the Surrender Charge and MVA associated with accumulated interest withdrawals.

***Note - Once an optional rider is selected it may not be removed during the annuity contract.**

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Sentinel Security Life

Sentinel Security Life was founded in 1948 to provide insurance products to help our seniors fund final expenses. One of the original founders still serves the company as a member of the Board of Directors.

The Company began its operations as Sentinel Mutual Insurance Company. In 1954, the Articles of Incorporation were amended to change the Company to a capital stock insurer and the name was changed to Sentinel Insurance Company. In 1957, the Articles of Incorporation were again amended to change the Company's name to its present status as Sentinel Security Life Insurance Company.

In 1962, we acquired Uinta National Insurance Company of Utah and United Reserve Life Company of Montana. In 1965, we acquired National Mutual Insurance Company of Utah.

We are licensed to operate in 23 states. They are Utah, Arizona, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Carolina, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Washington and Wyoming.

The Company's goal throughout its history has been to provide the best possible products and services to our policyholders. We take great pride in our prompt customer and claims service. We have a dedicated staff of employees with an average tenure of over 19 years with the Company.

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.

Sentinel Security Life Insurance Company
2121 South State Street
Salt Lake City, Utah 84115

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