



SENTINEL SECURITY LIFE

INSURANCE COMPANY

MYGA & INDEX RATE SHEET
EFFECTIVE 10/09/2023

	Personal Choice				Personal Choice Plus+	
Fixed Rates						
Fixed Rates	All Other	CA*	FL*	MN**		
	3 Year	5.60%	5.00%	5.20%	5.30%	N/A
	5 Year	5.75%	5.30%	5.50%	5.45%	All Other: 2.75% CA, FL: 2.75%*
	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				4.10%	
Monthly Averaging	N/A				4.20%	
Monthly Sum	N/A				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	
Guarantees						
	2.75% is the Minimum Fixed Rate Guarantee for the Lifetime of the Policy (including renewal rates) for contracts issued in 2023.				2.75% is the Minimum Fixed Rate Guarantee for the Lifetime of the Policy for contracts issued in 2023.	

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 October 9, 2023 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.

	Summit Bonus Index	Guaranteed Income Annuity	
Premium Bonus and Account Bonus	Base Contract: 7% With Income Rider: 15%	GLWB Rider:	11%*
		Legacy Benefit Rider:	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
		Accumulation Rider:	
Fixed Rates			
Fixed Rate	1.50%	Fixed Rate Applied to Subsequent Premium Purchases: 2.75%	
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			
	N/A	For Policies Issued in 2023, 2.75% 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:	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.
		Legacy Benefit Rider:	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%.
		Accumulation Benefit Rider:	

*Credits to the Income Account only.

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

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

	Accumulation Protector Plus SM 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®, CS Momentum Index, and CS ESG Macro 5 Index.		
		No Rider	Rate Enhancement Rider
Trigger Rate	CS Momentum Index 1 Year with Trigger Rate	9%	11%
Participation Rates	CS Momentum Index 1 Year Point-to-Point with Participation Rate*	210%	260%
	CS Momentum Index 2 Year Point-to-Point with Participation Rate*	320%	385%
	CS 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%
Caps	S&P 500® 1 Year Point-to-Point with Cap Rate	10%	12.25%
Guarantees			
	2.75% is the Minimum Fixed Rate Guarantee for the Lifetime of the Policy for contracts issued in 2023.		
	*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.		
Riders			
Optional Riders and Cost	Rate Enhancement Rider: 0.95% fee		

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	Retirement Plus Multiplier® Annuity				
Goldman Sachs Aging of America Dynamic Balance Index	Index Crediting Strategy	No Rider	Growth Rider	Income Multiplier	
	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	9.65%	13%	9.65%
		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	4.50%				
Crediting Period	1 Year				
Guarantees					
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