



# SENTINEL SECURITY LIFE

## INSURANCE COMPANY

MYGA & INDEX RATE SHEET  
EFFECTIVE 01/07/19

AGENT USE ONLY	Personal Choice	Personal Choice Plus+
<b>Interest Rate Guarantees</b>		
5 Years Fixed	All Other - 4.00% CA, FL - 3.90%* MN - 3.70%**	All Other - 3.40% CA, FL - 3.30%*
7 Years Fixed	All Other - 4.10% CA, FL - 4.00%* MN - 3.80%**	NA
10 Years Fixed	All Other - 4.20% CA, FL - 4.10%* MN - 3.70%**	NA
<b>Indexing Strategy Caps</b>		
Annual Point-to-Point	NA	6.25%
Monthly Averaging	NA	7.00%
Monthly Sum	NA	2.25%
<b>Riders</b>		
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 January 7, 2019 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		
		10 Year Contract:	14 Year Contract:	
<b>Premium Bonus</b>	Base Contract - 7% With Income Rider - 8%	<b>GLWB Rider:</b>	8%	NA
		<b>Legacy Rider:</b>	8% for issue ages under 76 6% for issue ages 76-80 1% for issue ages 81-85	8% for issue ages below 76 7% for issue ages 76-80 2% for issue ages 81-85
		<b>Accum Rider:</b>	8% for issue ages below 76 6% for issue ages 76-85	10% for issue ages below 76 7% for issue ages 76-80 6% for issue ages 81-85
		<b>Interest Rate Guarantees</b>		
<b>1st Year Rate</b>	2.00%	1.40% (with subsequent purchase premium)		
<b>Current Rate Guarantee</b>	1 Yr	2 Yrs		
<b>Indexing</b>				
<b>Index/Benchmark</b>	S&P 500®	LIBOR		
<b>Participation Rates</b>	NA	55.00%		
<b>Caps</b>	Annual Point-to-Point Cap: 3.45% Monthly Averaging Cap: 4.00% Daily Averaging Cap: 4.00% Monthly Sum Cap: 1.50%	NA		
<b>Riders</b>				
<b>Optional Riders and Cost</b>	Income Rider - 1.05% fee	<b>GLWB Rider:</b>	1.25% fee years 1-5, 1.60% fee years 6-10 (10 year contract only)	
		<b>Legacy Benefit Rider:</b>	1.25% fee years 1-5 1.60% fee years 6-10 (10 & 14 year contract)	
		<b>Accumulation Rider:</b>	No fee	

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