



Sentinel Plan[®] PERSONAL CHOICE ANNUITY

Agent Quick Sheet - CALIFORNIA

Single Premium Deferred Annuity
Qualified or Non-Qualified

Renewal Periods

During renewal guarantee periods, the Surrender Charges for all annuities are 5% unless the contract annuitant has reached an attained age.

Market Value Adjustment

The MVA is specified in the contract. The MVA expires at the end of each Guarantee Period and reinstates when the annuity rolls into a new Guarantee Period.

30 Day Option

30 days prior to the end of any guarantee period Surrender Charges and MVA will not apply.

Surrender Charges

Offered in 5, 7, or 10 year variations. Surrender Charges will be applied based upon client selection. The tables apply by policy year until the contract annuitant reaches the attained ages.

Issue Ages 0-59

Attained age table only applies to issue ages under 60

Year	1	2	3	4	5	6	7	8	9+
Surrender Charge Percentage	9%	8%	7%	6%	5%	5%	5%	5%	5%

Attained Age	63	64	65	66	67	68+
Surrender Charge Percentage	5%	4%	3%	2%	1%	0%

Issue Ages 60-90

Year	1	2	3	4	5	6	7	8	9+
Surrender Charge Percentage	8%	7%	6%	5%	4%	3%	2%	1%	0%

Issue Ages..... 0-90

Contribution Limits.....\$2,500 - \$1mil*

Minimum Guaranteed Interest Rate..... 1.0%

Allowed Qualified Funds..... IRA, Roth IRA, SIMPLE

Rate Reductions for Optional Riders

	5 Year	7 Year	10 Year
Required Minimum Distribution	0.16%	0.16%	0.16%
Preferred 10% Free Withdrawal	0.08%	0.08%	0.08%
72(t) Free Withdrawal	0.05%	0.05%	0.05%
Accumulated Interest Withdrawal	0.08%	0.08%	0.08%

*Over \$1 million will require home office approval

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Annuities and optional riders are not available in all states.

Optional Riders

Our optional riders eliminate possible Surrender Charges or Market Value Adjustments in certain situations. Your clients select only the riders that fit their needs - they don't pay for features they won't utilize!

Death Benefit Feature (Included)

In the state of California, this rider is included in the policy. In case of the death of the annuitant or owner, the Death Benefit will be equal to the total contract value. Any Surrender Charges and MVA will be waived.

Required Minimum Distribution

This rider waives the Surrender Charge and 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.¹

72(t) Free Withdrawal

This rider waives the Surrender Charge and MVA associated with withdrawals made in accordance with Internal Revenue Code Section 72(t).¹

Accumulated Interest Withdrawal

This rider waives the Surrender Charge and MVA associated with accumulated interest withdrawals, starting in the first contract year.²

Preferred 10% Free Withdrawal

This rider waives the Surrender Charges and MVA for the first withdrawal per year starting in the second contract year. The owner may withdraw up to the greater of 10% of the account value (as of the last contract anniversary date) or the required minimum distribution. Surrender Charges and MVA may apply if the withdrawal exceeds the greater of that amount or if there are multiple withdrawals in that contract year.²

The Sentinel Plan® Personal Choice Annuity is a customizable solution for your clients.

¹ These riders can only be added at beginning of a Guarantee Period.

² These riders can only be added at issue.

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