



Sentinel Plan[®] SUMMIT BONUS INDEXSM

Agent Quick Sheet - All States Except AL, CA, FL, IA, IN, KY, LA, MD, MN, MS, OH, OR, PA, RI, TX, UT, WA

Fixed Index Annuity

Sentinel Plan[®] Summit Bonus IndexSM is a 10 year, single premium, deferred annuity with four different indexing strategies, in addition to a fixed account. An Income Rider is also available with a rollup that will continue to compound up to 20 years.

Issue Ages.....	0-80
Minimum Single Premium (Qualified).....	\$5,000
Minimum Single Premium (Non-Qualified).....	\$10,000
Maximum Single Premium.....	\$1 mil ¹

Premium Bonus

A one-time bonus equal to 7% of the single premium payment will be credited to the Accumulation Value of the Base Policy on the Policy Date. There is a 10 year vesting schedule for excess withdrawals and surrenders.

Policy Year	1	2	3	4	5	6	7	8	9	10	11+
Vesting	0%	0%	0%	0%	0%	10%	20%	40%	60%	80%	100%

Interest Crediting

Indexing strategies will be benchmarked against the S&P 500[®] performance.

- Subject to applicable Caps and Minimums²
- Caps are subject to change on each Policy Anniversary and are guaranteed for that Policy Year
- Crediting rate for a particular strategy can never fall below 0%
- Available Strategies³: Annual Point-to-Point | Daily Averaging Monthly Averaging | Monthly Sum
- Fixed Account: Daily crediting with annual rate guarantee

Death Benefit

The amount payable if the Owner, or the Annuitant if the Owner is not a Natural Person, dies before annuity payments begin, is equal to the Accumulation Value less the Non-vested Premium Bonus or the Minimum Guaranteed Surrender Value determined as of the date of death, whichever is greater.

Surrender Value

The Surrender Value is subject to Surrender Charges, Market Value Adjustment (MVA), Premium Bonus Vesting, Minimum Guarantee Surrender Value required by Standard Non-Forfeiture Law. Surrender Charges⁴ are calculated according to the following schedule:

Policy Year	1	2	3	4	5	6	7	8	9	10	11+
Issue Age 0-57	12%	11%	10%	9%	8%	7%	6%	5%	4%	2%	0%
Issue Age 58+	9.5%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

Withdrawal Provisions

- RMD or the interest earned on the Fixed Account is available Penalty Free during the first Policy Year
- RMD or up to 10% of the Accumulation Value is available Penalty Free after the first Policy Year
- A maximum of two withdrawals are allowed each Policy Year
- Minimum withdrawal amount of \$250; Minimum account value after withdrawal is \$2,500

Settlement Options

After the fifth policy year, the entire Vested Value can be used to purchase one of the Settlement Options. Surrender Charges and the Market Value Adjustment would not apply.

- Option 1: Life Income Only
- Option 2: Life Income with Guaranteed Period Certain
- Option 3: Period Certain Only

1 Over \$1 million will require home office approval

2 Refer to Annuity Rate Sheet for current caps

3 Refer to Client Brochure for more details

4 Penalties used to assess the Surrender Value DO NOT apply to Death Benefits, Settlements, or Penalty Free Withdrawals.

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Annuities and optional riders are not available in all states.

Optional Income Rider

The Income Rider is only available if the Annuitant is an Owner, unless the Owner is not a Natural Person. If the Owner is not a Natural Person, the Annuitant will be treated as the Owner for purposes of this Rider. If the Base Policy has Joint Owners, the Income Rider is only available if the Joint Owners are spouses. The Income rider is subject to a minimum issue age of 45 and benefits may begin anytime after the Owner has attained age 55.

Charge

The GLWB is available for an additional rider charge equal to 1.05% assessed on the Income Account Value and deducted from the Accumulation Value. New rider fees may apply when rider is renewed.

Income Account Value

The Income Account Value is used to calculate the annual GLWB once elected. It is not an amount that may be withdrawn and is not payable on death. The annual GLWB is equal to the Income Account Value multiplied by the Payout Factor corresponding to the attained age of the Owner when income starts.

Annual Compound Rollup for 10 years

- 4.50% for issue ages 45-49
- 5.00% for issue ages 50-59
- 6.00% for issue ages 60-69
- 6.50% for issue ages 70+

Rollup stops at the earlier of:

- The start of GLWBs
- The day the oldest Owner, or if the Owner is a Non-natural Person, the Annuitant turns age 85, or
- The end of the Initial Roll-up Term Period of 10 years

Premium Bonus

An additional one-time bonus equal to 1% of the single premium payment will be credited to the Accumulation Value and the Income Account Value on the Policy Date. The total one-time bonus will be equal to 8%.

Option to renew for an additional 10 years except:

- On or after the oldest Owner, or if the Owner is a Non-natural Person, the Annuitant, turns 80
- If the Owner previously terminated this rider, or
- If the GLWBs have started

Attained Age	Single Life Payout	Joint Life Payout*	Attained Age	Single Life Payout	Joint Life Payout*	Attained Age	Single Life Payout	Joint Life Payout*	Attained Age	Single Life Payout	Joint Life Payout*
55	4.10%	3.60%	64	5.00%	4.50%	73	5.90%	5.40%	82	6.80%	6.30%
56	4.20%	3.70%	65	5.10%	4.60%	74	6.00%	5.50%	83	6.90%	6.40%
57	4.30%	3.80%	66	5.20%	4.70%	75	6.10%	5.60%	84	7.00%	6.50%
58	4.40%	3.90%	67	5.30%	4.80%	76	6.20%	5.70%	85	7.10%	6.60%
59	4.50%	4.00%	68	5.40%	4.90%	77	6.30%	5.80%	86	7.20%	6.70%
60	4.60%	4.10%	69	5.50%	5.00%	78	6.40%	5.90%	87	7.20%	6.70%
61	4.70%	4.20%	70	5.60%	5.10%	79	6.50%	6.00%	88	7.20%	6.70%
62	4.80%	4.30%	71	5.70%	5.20%	80	6.60%	6.10%	89	7.20%	6.70%
63	4.90%	4.40%	72	5.80%	5.30%	81	6.70%	6.20%	90+	7.20%	6.70%

*Based on the Younger Joint Life

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SENTINEL SECURITY LIFE IS A MEMBER OF THE A-CAP FAMILY

Rider and features are not available in all states and are subject to change without notice. See annuity contract, agent field guide, rate sheet, and statement of understanding for additional details. All forms are available on the agent portal at <https://sslco.admin-portal.org>

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