



10-year

GUARANTEED INCOME ANNUITY

Agent Quick Sheet - All States except FL, ND, & SD

Fixed Annuity

Guaranteed Income Annuity 10 Year is a modified single premium, deferred annuity utilizing LIBOR. Additional premiums may be added during the first contract year.

Out of the three riders that accompany this annuity, one and only one must be chosen.

- Available riders are:
- Guaranteed Lifetime Withdrawal Benefit Rider
 - Legacy Benefit Rider
 - Accumulation Benefit Rider

Issue Ages.....	0-85
Minimum Initial Premium (Qualified).....	\$5,000
Minimum Initial Premium (Non-Qualified).....	\$5,000
Maximum Initial Premium.....	\$1 mil ¹

Premium Bonus

A one-time bonus up to 8%² of the purchase premium will be credited to the Accumulation Value of the Base Policy on the Policy Date when choosing either the Accumulation Benefit Rider or the Legacy Benefit Rider. (Note: Premium Bonus is not available for the GLWB Rider but instead will receive an 8% bonus to the Income Account Value.) 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%	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%

Interest Crediting

Interest on the Initial Purchase Premium is calculated based off a participation rate² of LIBOR.

Interest on Subsequent Purchase Premium is a fixed rate² during the initial guarantee period. After the initial guarantee period, subsequent purchase premiums will earn interest the same as the Initial Purchase Premium.

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 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, and Minimum Guarantee Surrender Value required by Standard Non-Forfeiture Law. Surrender Charges³ are calculated according to the following schedule:

Policy Year	1	2	3	4	5	6	7	8	9	10	11+
Surrender Charge	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

Withdrawal Provisions

- Required Minimum Distribution (RMD) is available Penalty Free during the first contract year
- RMD or up to 10% of the Purchase Premium 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 Accumulation Value after withdrawal is \$2,500

Settlement Options

After the fifth contract year, the entire Accumulation Value can be used to purchase one of the Settlement Options without Surrender Charges, Market Value Adjustment, or loss of any Non-vested Premium Bonus.

- Option 1: Life Income Only
- Option 2: Life Income with Guaranteed Period Certain
- Option 3: Period Certain Only of at least 5 Years

¹Over \$1 million will require home office approval | ²Refer to Annuity Rate Sheet for Bonus Percentage, Participation Rate and Subsequent Premium Fixed Rate | ³Penalties used to assess the Surrender Value DO NOT apply to Death Benefits, Settlement Options, or Penalty Free Withdrawals. FOR AGENT USE ONLY. NOT A SOLICITATION OR ADVERTISEMENT. Annuities and riders are not available in all states. *Please see the Guaranteed Income Annuity brochure disclaimer page for more information

RIDERS

Guaranteed Lifetime Withdrawal Benefit Rider - Issue Ages (40-85)

The Guaranteed Lifetime Withdrawal Benefit (GLWB) Rider provides a stream of income on a monthly, quarterly, semi-annual or annual basis. The income amount is determined by the owner's age and whether it is a single or joint payout, with the payout lasting their lifetime. The income can be turned off and on at the discretion of the contract owner. The Income Account Value will receive an annual interest rate of 7.25%. During the Renewal Roll-up Period, the interest rate may change but will never be below the Minimum Roll-up Rate of 4.0%.

Roll-up for 10 years

Roll-up stops at the earlier of:

- The start of GLWBs
- The longer of 5 years or the day the oldest Owner, or if the Owner is a Non-Natural Person, the Annuitant, turns age 85.
- The end of the Initial Roll-up Term Period of 10 years

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 85
- If the Owner previously terminated this rider

Legacy Benefit Rider - Issue Ages (45-85)

The Legacy Benefit Rider offers the contract holder greater financial confidence knowing that their beneficiaries will be taken care of. This rider credits to the Legacy Benefit Base 4% on top of the interest rates applied to their Accumulation Value. This combination gives the Death Benefit the potential to grow up to 250% of the amount of their first year premium. The Death Benefit may be elected as a lump sum equal to the greater of: the Accumulation Value or 80% of the Legacy Benefit Base, or elect 100% of the Legacy Benefit Base as equal payments over 5 years.

Roll-up for 10 years

Roll-up stops at the earlier of:

- The longer of 5 years or 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, or
- Legacy Benefit Base equals 250% of the Purchase Premium

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 85
- If the Owner previously terminated this rider, or
- Legacy Benefit Base equals 250% of the Purchase Premium

Charges

The GLWB and Legacy Benefit rider charges are equal to 1.25% for years 1 - 5 and 1.60% for years 6 - 10 assessed on the Income Account Value/Legacy Benefit Base and deducted from the Accumulation Value. New rider fees may apply when rider is renewed.

Accumulation Benefit Rider - Issue Ages (0-85)

The Accumulation Benefit Rider was designed for someone who wants to help protect their money from losses in the market during times of uncertainty. Accumulation and Benefit Base growth allow the owner the option to receive income once the policy is issued or pass it along as a legacy benefit to family. The Benefit Base receives 200% of the interest rate credited to the Accumulation Value.

Roll-up for 10 years

Roll-up stops at the earlier of:

- The start of GLWBs
- The end of the Initial Roll-up Term Period of 10 years

Option to renew for 2 additional 10 year terms except:

- If the Owner previously terminated this rider, or
- If the GLWBs have started

Payout Factors

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*	Attained Age	Single Life Payout	Joint Life Payout*
50	3.30%	2.80%	58	4.10%	3.60%	66	4.90%	4.40%	74	5.70%	5.20%	82	6.50%	6.00%
51	3.40%	2.90%	59	4.20%	3.70%	67	5.00%	4.50%	75	5.80%	5.30%	83	6.60%	6.10%
52	3.50%	3.00%	60	4.30%	3.80%	68	5.10%	4.60%	76	5.90%	5.40%	84	6.70%	6.20%
53	3.60%	3.10%	61	4.40%	3.90%	69	5.20%	4.70%	77	6.00%	5.50%	85	6.80%	6.30%
54	3.70%	3.20%	62	4.50%	4.00%	70	5.30%	4.80%	78	6.10%	5.60%	86	6.90%	6.40%
55	3.80%	3.30%	63	4.60%	4.10%	71	5.40%	4.90%	79	6.20%	5.70%	87	7.00%	6.50%
56	3.90%	3.40%	64	4.70%	4.20%	72	5.50%	5.00%	80	6.30%	5.80%	88	7.10%	6.60%
57	4.00%	3.50%	65	4.80%	4.30%	73	5.60%	5.10%	81	6.40%	5.90%	89	7.20%	6.70%
												90	7.30%	6.80%

*Based on the Younger Joint Life

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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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