



Sentinel Plan[®] PERSONAL CHOICE PLUS

Agent Quick Sheet - Florida

Single Premium Deferred Annuity
Qualified or Non-Qualified

Sentinel's Personal Choice Plus annuity provides flexibility by allowing the selection of optional riders to a 5 year, single premium, deferred annuity with three different indexing strategies, in addition to a fixed account.

Issue Ages..... 0-90
Minimum Single Premium (Qualified or Non-Qualified)..... \$5,000
Maximum Single Premium..... \$1 mil¹

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
- Available Strategies³:
Annual Point-to-Point | Monthly Averaging | Monthly Sum
- Fixed Account: Daily crediting with five year rate guarantee

Renewal Periods

During renewal guarantee periods for issue ages under 60, the surrender charges reset unless the contract owner has reached an attained age in the table below.

Surrender Charges

Surrender charges will be applied based upon client selection. The following table applies by Contract Year until the contract owner reaches the attained ages in the attained age section below. Surrender Charges are calculated according to the following schedule:

Issue Ages <60	1	2	3	4	5
Surrender Charge	10%	9%	8%	7%	5%

Issue Ages 60+	1	2	3	4	5	6	7	8	9	10+
Surrender Charge	10%	9%	8%	7%	5%	4%	3%	2%	1%	0%

Attained Age	64	65	66	67	68	69
Surrender Charge	5%	4%	3%	2%	1%	0%

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

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Annuities and optional riders are not available in all states.

30 Day Option

30 days prior to the end of any guarantee period, the following options are available:

- Continue the contract for another guarantee period
- Apply the Accumulation Value to a Settlement Option
- Take a withdrawal with no MVA or Surrender Charges, and apply the remaining value to another guarantee period
- Surrender the contract without MVA or Surrender Charges

Settlement Options

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

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.

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!

Required Minimum Distribution

This rider waives the Surrender Charge and MVA on any Required Minimum Distribution (RMD) from tax-qualified plans starting in the first contract year.

Accumulated Interest Withdrawal

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

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 (RMD). Surrender charges and MVA may apply if the withdrawal exceed the greater of 10% or the RMD or there are multiple withdrawals in that contract year.

Rate Reductions for Optional Riders

Required Minimum Distribution	0.16%
Preferred 10% Free Withdrawal	0.08%
Accumulated Interest Withdrawal	0.08%

The Sentinel Plan® Personal Choice Plus is a premier option for your clients.

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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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