



Sentinel Plan[®] PERSONAL CHOICE ANNUITY

Agent Quick Sheet - MINNESOTA

Single Premium Deferred Annuity
Qualified or Non-Qualified

Renewal Periods

During renewal guarantee periods the Surrender Charges for all annuities follow the schedule for issue ages 0-90. A contract may be renewed for another 5, 7, or 10 year guarantee period, but subsequent renewal guarantee periods will expire on the contract's 10th anniversary, and the contract will be credited with the current interest rate. Refer to End of Guarantee Period Section in the contract.

30 Day Option

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

Market Value Adjustment

MVA does not apply to any contract written in Minnesota.

Surrender Charges

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

Maturity

The later of the 10th contract anniversary or the next anniversary following the Annuitant's 70th birthday.

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%
Terminal Illness/Nursing Home Care	0.15%	0.15%	0.15%
72(t) Free Withdrawal	0.05%	0.05%	0.05%
Death Benefit Feature	0.35%	0.35%	0.35%
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!

Required Minimum Distribution

This rider waives the Surrender Charge and MVA on any Required Minimum Distribution (RMD) from tax-qualified plans.¹

Terminal Illness/ Nursing Home Care Feature

This rider waives the Surrender Charge if the owner is diagnosed with a stroke, heart attack, life-threatening cancer, or any other terminal illness. This feature also waives any Surrender Charge when the annuitant requires skilled nursing care for more than 90 consecutive days. Age limits and other conditions apply.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 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

Death Benefit Feature Required For Issue Ages 86-90

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.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.

Sentinel Security Life Insurance Company

PO Box 27248 | Salt Lake City | UT 84127-0248
1-800-247-1423 | www.sslco.com

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