



Sentinel Plan[®]

Personal Choice Annuity[™]

An a la carte solution for a custom annuity

AGENT QUICK SHEET

For All States* Except:
CA, FL, OK, OR, TX,
UT, NV.

Sentinel's Personal Choice Annuity[™] provides flexibility by allowing the selection of optional riders. These riders eliminate possible Surrender Charges or market value adjustments (MVA) in certain situations. The owner selects only the riders that fit his/her needs without paying for features that he/she doesn't require.

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%



Type / Market	Single Premium Deferred Annuity / Qualified or Non-Qualified
Issue Ages / Maturity	0-90
Contribution Limits	\$2,500 to \$1 million Qualified or Non-Qualified; over \$1 million will require home office approval
Minimum Guaranteed Interest Rate	1.0%
Allowed Qualified Funds	IRA, Roth IRA, SIMPLE

Surrender Charges- Offered in 5, 7, or 10 year variations. Surrender charges will be applied based upon client selection:

Policy Year	The following table applies by policy year until the contract annuitant reaches the attained ages in the attained age section below.										
	Year	1	2	3	4	5	6	7	8	9	10
		9%	8%	7%	6%	5%	5%	5%	5%	5%	5%
Attained Age	Attained Age	90-93	94	95	96	97	98-99				
		5%	4%	3%	2%	1%	0%				
Renewal Periods	During renewal guarantee periods the surrender charges for all annuities are 5% unless the contract annuitant has reached an attained age in the table above.										
Market Value Adjustment (MVA)	The MVA is specified in the contract. The MVA expires at the end of each Guarantee Period and then 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.										

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Not all annuities and optional riders are available in all states.

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Optional Riders

Can be added at issue or the beginning of a Guarantee Period:



Required Minimum Distribution

If selected, 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.

Can only be added at issue:



Preferred 10% Free Withdrawal

If selected, 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 exceeds the greater of 10% or the RMD or there are multiple withdrawals in that contract year.



Terminal Illness / Nursing Home Care Feature

If selected, 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.



72(t) Free Withdrawal

If selected, this rider waives Surrender Charge and MVA associated with withdrawals made in accordance with Internal Revenue Code Section 72(t).



Death Benefit Feature (Required on Issue Ages 86-90)

If selected, 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.



Accumulated Interest Withdrawal

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