



Sentinel Plan™

Personal Choice Annuity™

An a la carte solution for a custom annuity

Agent Quick Sheet

TX

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 Information: Updated October 01, 2011

	Personal Choice 5	Personal Choice 7	Personal Choice 10
Interest Rate	3.75%	3.85%	4.15%
Rate Reductions for Optional Riders:			
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	Issue Ages 0 to 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%

Surrender Charges:

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

	Year	1	2	3	4	5	6	7	8	9	10
Issue Age	Issue Ages 0-59	9%	8%	7%	6%	5%	5%	5%	5%	5%	5%
	Year	1	2	3	4	5	6	7	8	9-10	
	Issue Age 60+	8%	7%	6%	5%	4%	3%	2%	1%	0%	

Attained Age Attained 63 64 65 66 67 68
 Age 5% 4% 3% 2% 1% 0%

Note- Attained age table only applies to issue ages under 60.

Maturity	The later of the 10 th contract anniversary or the next anniversary following the Annuitant's 70 th birthday. Example: if annuitant's issue age is 59 or younger then the contract will mature on the contract anniversary following the annuitants 70 th birthday. If annuitant's issue age is 60 or older then the contract will mature on the 10 th contract anniversary.
Renewal Periods	During renewal guarantee periods the surrender charges for all annuities are 5% unless the contract owner 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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Interest rates as of October 01, 2011 and are subject to change without notice. Quoted rates may vary due to state regulations and taxes. 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 Market Value Adjustment (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 after the first contract year. The annuitant 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 owner 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, this rider waives the Surrender Charge associated with a lump-sum payment in the case of the death of the Annuitant.



Accumulated Interest Withdrawal

If selected, this rider waives the Surrender Charge and MVA associated with accumulated interest withdrawals.

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Security Life