



**Sentinel  
Security  
Life**

**Sentinel Plan<sup>®</sup>**  
***Personal Choice Annuity<sup>™</sup>***  
*An a la carte solution for a custom annuity*

**CLIENT BROCHURE**





Sentinel Plan®  
Personal Choice Annuity™

## Customizable

The Sentinel Personal Choice Annuity™ was created with the flexibility to meet your needs. First, you have the choice of the duration of the annuity which can be five, seven, or ten years; meaning you will have access to your money when you need it.



Second, Sentinel's Personal Choice Annuity™ allows you to determine the optional features, called riders, that fit your needs. In most cases annuities are loaded with riders that you don't want or need, giving you a lower interest rate during the life of the fully-loaded annuity. With the Personal Choice Annuity™ you have the option of including only the features that you require, which will allow you to earn a higher interest rate. You have the choice of six different optional riders. You can pick and choose "a la carte" in any combination depending on your needs. You pay only for those features you want.

Finally, the Personal Choice Annuity™ allows you to add all optional riders at the beginning of the term of the annuity called, the Guarantee Period. You may add the Required Minimum Distribution rider at any time. With Sentinel's Personal Choice Annuity™, the choice is yours!

"Sentinel's Personal Choice Annuity™ is great! I was able to choose the features I wanted and build my own single premium deferred annuity to get the best interest rate."



Personal Choice Annuities are issued by Sentinel Security Life Insurance Company. Annuity contracts, with their charges and limitations, as well as individual features are subject to state regulations and may not be available in all states.

Product specifications vary by state, consult your agent.

## 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.

*OR*

*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 for 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.

NE- Death Benefit will not be less than premium paid regardless if this rider is added.  
FL- This rider is automatically included with all contracts issued.



### **Accumulated Interest Withdrawal**

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

\*Note - Once an optional rider is selected it may not be removed during the annuity contract.

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**Sentinel  
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## **ABOUT SENTINEL SECURITY LIFE**

Since 1948, families have counted on Sentinel Security Life Insurance Company during their time of need. The Company was originally established to provide families a way of funding funeral expenses and burial costs. Through our final expense life insurance product, we have been honored to provide peace of mind to families for well over half a century.

Today, Sentinel offers a strong senior market portfolio including Life, Health, and Annuity products. We continue to develop new products and services to better protect our customers.

Sentinel has a long history of financial strength and stability that has afforded us the opportunity to invest wisely in the growth of our company. Our strength lies not only in the quality of our insurance products, but also the level of service we provide to our policyholders, agents, and shareholders. We invite you to learn more about our company by visiting [www.sslco.com](http://www.sslco.com) or by calling 800-247-1423.

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