Sentinel Security Life



Sentinel Plan®

PERSONAL CHOICE ANNUITY

Sentinel Security Life Insurance Company

Client Brochure
Standard

SSLPCABR-OT 100726



A premier annuity that is fully customizable

Sentinel Plan® Personal Choice Annuity was created with flexibility. You have the opportunity to select which features you want added onto your base policy - never having to pay for what you won't use.

The Sentinel Plan® Personal Choice Annuity is the premier retirement solution for your needs

Select the duration of your annuity

Whether you select **three, five**, **seven**, or **ten** years, you will have access to your money when you need it most.



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Optional Riders

Our optional riders eliminate possible Surrender Charges or Market Value Adjustments in certain situations. You select only the riders that fit your needs - you don't pay for features you won't utilize!

Required Minimum Distribution

This rider waives the Surrender Charge and MVA on any Required Minimum Distribution (RMD) from tax-qualified plans.[2]

Accumulated Interest Withdrawal

This rider waives the Surrender Charge and MVA associated with accumulated interest withdrawals, starting in the first contract year.[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.[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 there are multiple withdrawals in that contract year or retroactively to all withdrawals if the total of all withdrawals exceeds the greater of that amount in that contract year.[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).[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.[1]

[1] These riders can only be added at beginning of a guarantee period.

[2] These riders can only be added at issue

Not available in all states.
Contact an agent or visit www.sslco.com for listings.

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Sentinel Security Life Insurance Company



The Sentinel story started 71 years ago in 1948. A group of passionate Utah funeral directors saw many families in need of an insurance product designed to help pay funeral costs. To help meet this need, they came together and created Sentinel Mutual Insurance Company. At last families were able to purchase a budget-friendly life insurance policy designed to help pay for the final expenses of a loved one.

As the years went by a few name changes took place (going from Sentinel Mutual Insurance Company to Sentinel Insurance Company in 1954 to Sentinel Security Life Insurance Company in 1957).

In more recent years Sentinel decided to expand its product offerings beyond final expense. In 2009, the company rolled out a Medicare Supplement product to help pay for the gaps not covered by Medicare. This was followed by the development of multiple innovative annuity products (Personal Choice Annuity in 2011, Summit Bonus Index in 2013, Personal Choice Plus in 2017, and Guaranteed Income Annuity in 2018). With consistent and solid growth, Sentinel remains well-positioned to continue creating and rolling out new innovative products to better serve our client base.

We look back at our history of service with pride and excitement for the future. We invite you to become part of our story as we work to provide peace of mind to families throughout the country.

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