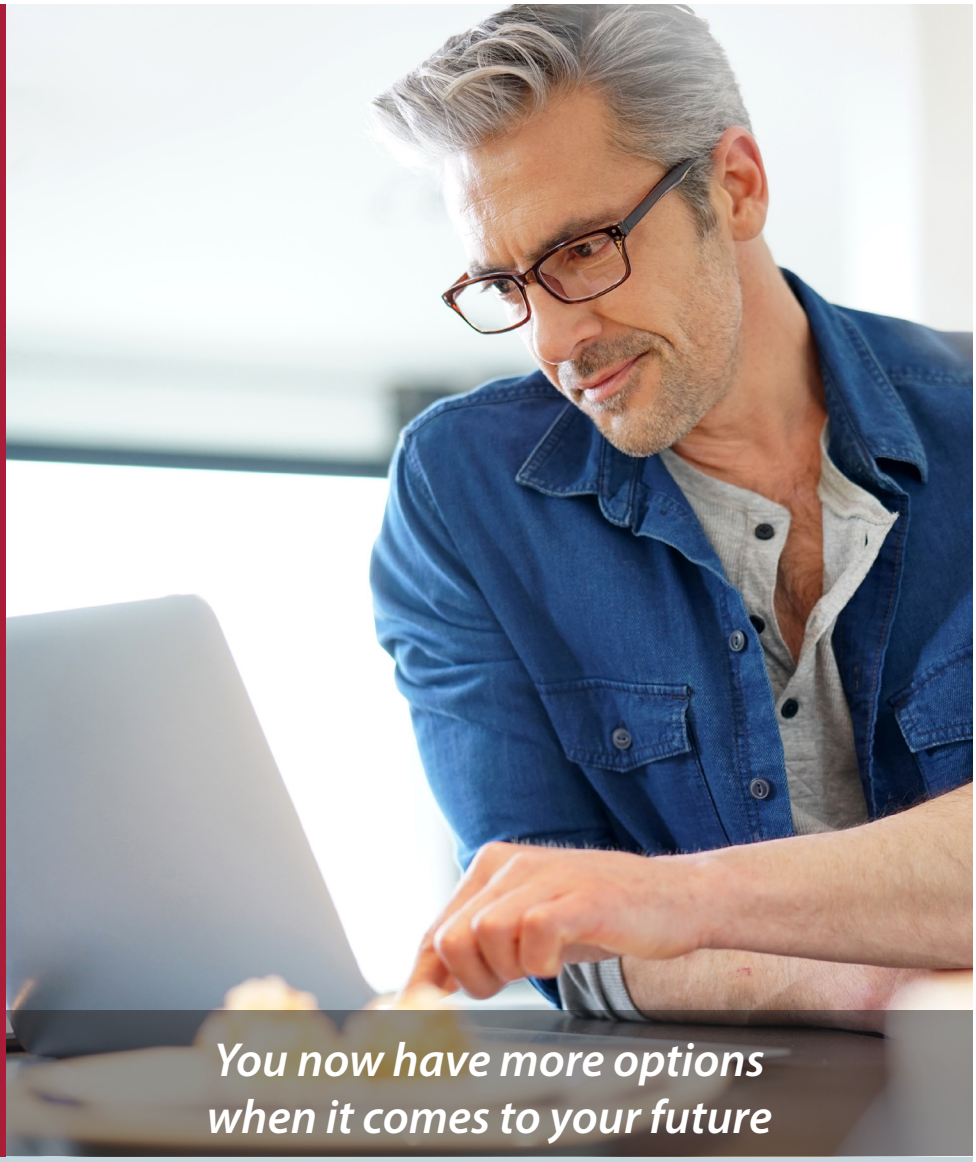
Sentinel Security Life



Sentinel Plan®

PERSONAL CHOICE PLUS+ ANNUITY

Sentinel Security Life insurance Company

Client Brochure

Standard

All states except CA, FL and ID



Retirement options you can depend on

As the length of retirement increases, so does the need for a retirement solution that gives you power, options, and benefits.

The Sentinel Plan® Personal Choice Plus+ Annuity offers choices that will help prepare you for your future.

Consider these factors

When planning for your future there are a few factors that should be discussed before you select your retirement vehicle.

- Living Expenses
- Health Care Cost
- Emergency Funds
- Retirement Timeline

Power

You decide how your nest egg grows through your indexing choices.

Options

Riders are available to help you customize your plan.

Benefits

Multiple settlement options to choose your return.

Indexing Power

Sentinel Plan® Personal Choice Plus+ Annuity offers you a personalized approach when it comes to growing your retirement assets. This annuity gives you the power to determine how your retirement will grow by selecting between four interest crediting methods.

Fixed Interest Rate

If selected, this rider waives the Surrender Charge and MVA on any Required Minimum Distribution (RMD)

- Initial rate is guaranteed for 5 years*
  *Guaranteed minimum interest at 1%
- Interest is compounded daily
- Comfort in knowing how much interest you will earn each year

Annual Point to Point

- Interest rate based upon the change in the S&P 500® over the policy year
- A drop in the market at any time in between the beginning and ending periods does not affect earnings
- Closest you can get to the market without exposure to market losses

Monthly Averaging

- Interest Rate based upon average of the 12 monthly closing values in S&P 500® over the policy year
- The Monthly Averaging feature has the potential to yield higher earnings when there is a period of significant market increases

Monthly Sum

- Interest Rate based upon monthly changes in the S&P 500®
- There is a monthly cap for this account
- Opportunity to earn the highest interest with this option

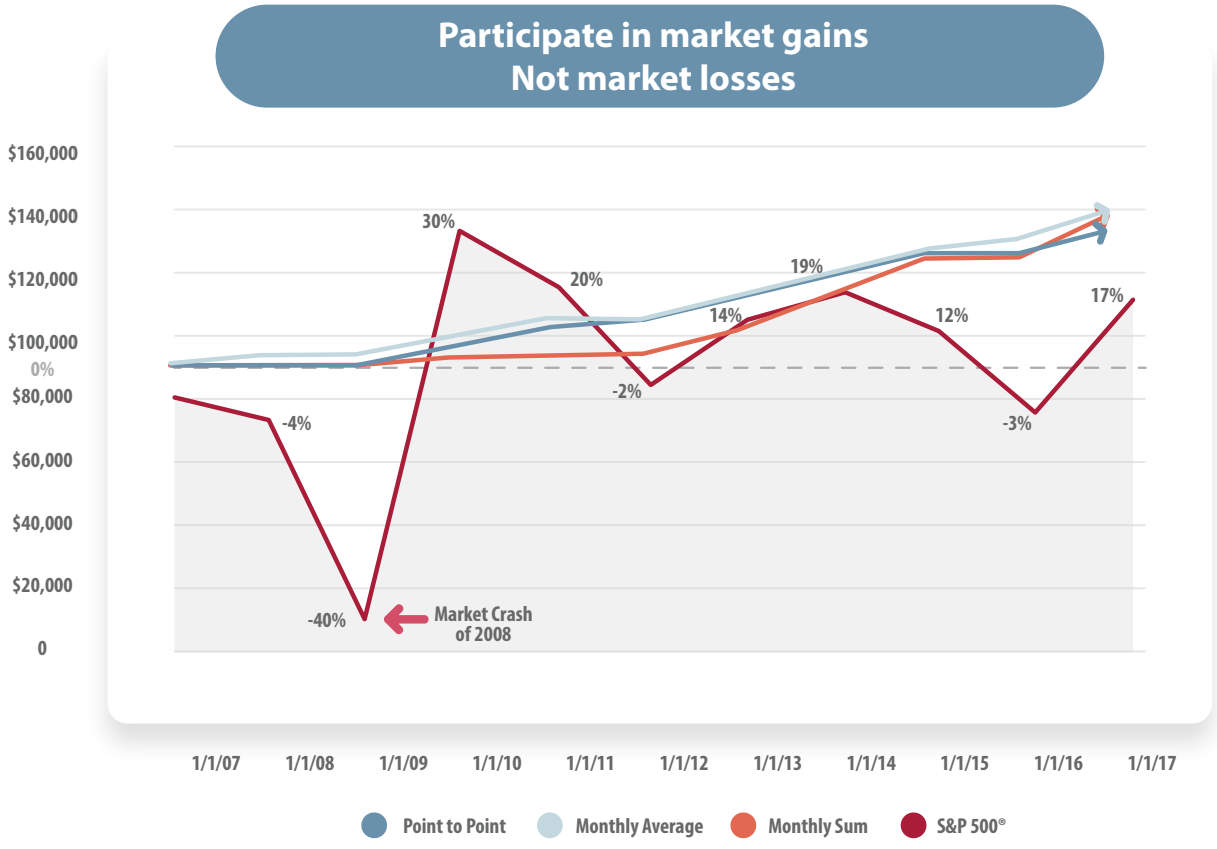
With Personal Choice Plus+ you can feel confident in your selection from any of the interest crediting options above.

Even though the possibility of the annual point-to-point, monthly average or monthly sum strategies could credit less than 3% in any given year, the lowest your account can be credited is 0% since the indexed accounts never earn a negative interest rate.

You will never have to recover from losses before seeing additional positive growth if the S&P 500® Index rebounds. The potential for your annuity to receive credit increases start with any positive index performance.

The below chart shows the power of indexing. It assumes that 100% of your funds are allocated to the fixed account for four years. Year five, 100% is allocated to the monthly sum. A range of interest credits and annual effective yields are shown. For purposes of this hypothetical example, the fixed interest rate is assumed to be 3%.

	Fixed Only	0% Credit Year 5	5% Credit Year 5	10% Credit Year 5	15% Credit Year 5
Year 1	3.00%	3.00%	3.00%	3.00%	3.00%
Year 2	3.00%	3.00%	3.00%	3.00%	3.00%
Year 3	3.00%	3.00%	3.00%	3.00%	3.00%
Year 4	3.00%	3.00%	3.00%	3.00%	3.00%
Year 5	3.00%	0.00%	5.00%	10.00%	15.00%
Annual Effective Yield	3.00%	2.40%	3.40%	4.36%	5.30%



Choices seem to surround us in every aspect of our lives. With so many options available to us, it can be difficult to know if the decisions we are making are the right ones for ourselves, our families, and our future.

Keeping this in mind, we have created the Sentinel Plan® Personal Choice Plus+ annuity. Designed to give you some of the best benefits and options while investing for retirement, this product gives you an easy and stable option you can be confident is the best one for you and your loves ones.



The Sentinel Plan® Personal Choice Plus+ annuity simplifies this process by offering you some of the best benefits and options when investing for your retirement.

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

Waives the Surrender Charge and Market Value Adjustment (MVA) on any Required Minimum Distribution (RMD) from tax qualified plans.

Accumulated Interest Withdrawal

Waives the surrender charge and Market Value Adjustment (MVA) associated with accumulated interest withdrawals.

Death Benefit Feature

Waives the Surrender Charge associated with a lump-sum payment in the case of the death of an owner.

Preferred 10% Free Withdrawal

Waives the Surrender Charges and Market Value Adjustment (MVA) for the first withdrawal per year after the first contract year. Annuitant may withdraw up to 10% of the account value or the required minimum distribution, whichever is greater. Surrender charges and MVA may apply if the withdrawal exceeds the 10% or the RMD, whichever is greater, or if there are multiple withdrawals during the contract year.

Surrender Charges

If you surrender your policy or request a withdrawal, surrender charges will apply unless you add one of the optional riders. Please discuss surrender charges with your agent.

Policy Year	1	2	3	4	5
Surrender Charge	10%	9%	8%	7%	5%

Attained Age	90-93	94	95	96	97	98+
Surrender Charge	5%	4%	3%	2%	1%	0%

Personal Choice Plus+ Benefit Features

Death of Owner

The amount payable to the beneficiary if the Owner, or the Annuitant if the Owner is not a Natural Person, dies before annuity payments begin, is equal to the Cash Surrender Value.

- Beneficiary can take the Death Benefit as one of the following options:
  - Lump Sum
  - Distributed within five years
  - Installment payments using a Settlement Option
- If the beneficiary is a non-natural person, a lump sum will be paid.
- If the sole primary beneficiary is the surviving spouse of the Owner, the spouse may continue the Policy and become the new Owner

End of Guarantee Period

30 days prior to the end of the Guarantee Period, the following options are available to take effect on the next Contract Anniversary:

- Continue the contract for another Guarantee Period
- Apply the Contract Value to a Settlement Option
- Take a Partial Withdrawal, with no MVA or Surrender Charges, and apply the remaining value to another Guarantee Period
- Surrender the contract without MVA or Surrender Charges

Settlement Options

Option 1 – Life Income Only: monthly payments for the Annuitant's remaining lifetime

Option 2 – Life Income with Guaranteed Period Certain: monthly payments for the longer of the Annuitant's remaining lifetime or the period certain

Option 3 – Period Certain Only: monthly payments for a period certain not less than 5 years



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



Enhanced Death Benefit Option

The Personal Choice Plus+ Annuity offers an additional death benefit option to the beneficiary with the Enhanced Death Benefit Option. The Enhanced Death Benefit allows the beneficiary to receive the Benefit Base paid over 5 years in equal periodic payments. Interest is credited to the Benefit Base at 150% of the Net Interest Rate credited to the Accumulation Value. The Benefit Base cannot be withdrawn and any withdrawals from the Accumulation Value will reduce the Benefit Base.

EXAMPLE	
Initial Premium: $100,000	**Initial Benefit Multiplier:** 150%
Net Interest Rate: 3.00%	**Rollup Rate:** 4.50% (0.03 x 1.50 = 0.045)

End of Contract Year	Net Interest Rate	Accumulation Value	Rollup Rate	Benefit Base	5 Year Death Payout
1	3.00%	$103,000	4.50%	$104,500	$20,900
2	2.00%	$105,060	3.00%	$107,635	$21,527
3	3.50%	$108,737	5.25%	$113,286	$22,657
4	5.00%	$114,174	7.50%	$121,782	$24,356
5	4.00%	$118,741	6.00%	$129,089	$25,818

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SENTINEL SECURITY
LIFE INSURANCE COMPANY



The Sentinel story started over 70 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 contract 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.

This brochure provides a brief description of the provisions of the Annuity Contract with the series of form numbers including: ICC17-SSLIAN5, SSLIAN5-XX, ICC17-SSLIAN5INT, SSLIAN5INT-XX, ICC17-SSLIAN5DB, SSLIAN5DB-OT, ICC17-SSLIAN5RMD, SSLIAN5RMD-OT, ICC17-SSLIAN5PRF, SSLIAN5PRF-OT, ICC17-SSLIAN5MAEN, SSLIAN5MAEN-OT, ICC17-SSLIAN5MSEN, SSLIAN5MSEN-OT

Sentinel Security Life

Sentinel Security Life Insurance Company

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