



# SENTINEL SECURITY LIFE

## INSURANCE COMPANY

MYGA & INDEX RATE SHEET  
EFFECTIVE 11/17/2023

	Personal Choice				Personal Choice Plus+
<b>Fixed Rates</b>					
	All Other	CA*	FL*	MN**	
3 Year	6.00%	5.40%	5.60%	5.70%	N/A
5 Year	5.75%	5.30%	5.50%	5.45%	All Other: 2.75% CA, FL: 2.75%*
7 Year	5.60%	5.30%	5.50%	5.30%	N/A
10 Year	5.45%	5.15%	5.35%	4.95%	N/A
<b>Indexed Rates</b>					
Annual Point-to-Point	N/A				4.10%
Monthly Averaging	N/A				4.20%
Monthly Sum	N/A				1.75%
<b>Riders</b>					
Optional Riders and Cost	<b>Required Minimum Distribution:</b> 0.16% interest reduction <b>Preferred 10% Free Withdrawal:</b> 0.08% interest reduction <b>Terminal Illness/Nursing Home Care:</b> 0.15% interest reduction <b>72(t) Free Withdrawal:</b> 0.05% interest reduction <b>Death Benefit Feature:</b> 0.35% interest reduction* <b>Accumulated Interest Withdrawal:</b> 0.08% interest reduction				<b>Required Minimum Distribution:</b> 0.16% fee <b>Preferred 10% Free Withdrawal:</b> 0.08% fee <b>Death Benefit Feature:</b> 0.35% fee* <b>Accumulated Interest Withdrawal:</b> 0.08% fee
<b>Guarantees</b>					
	2.75% is the Minimum Fixed Rate Guarantee for the Lifetime of the Policy (including renewal rates) for contracts issued in 2023.				2.75% is the Minimum Fixed Rate Guarantee for the Lifetime of the Policy for contracts issued in 2023.

All Owners age 86-90 are required to purchase the Death Benefit Rider in all states except California and Florida.

\* All California and Florida contracts are required to issue with the Death Benefit Feature, which is priced into the rates.

\*\*Minnesota contracts do not include a Market Value Adjustment (MVA).

Nursing Home Rider/Terminal Illness Rider Not Available in California, Florida, and Pennsylvania.

Interest rates as of November 17, 2023 and are subject to change without notice.

Quoted rates may vary due to state regulations and taxes.

Products, features, and riders may not be available in all jurisdictions.

Refer to annuity Contract for all terms and conditions.

	Summit Bonus Index	Guaranteed Income Annuity	
Premium Bonus and Account Bonus	Base Contract: 7% With Income Rider: 15%	GLWB Rider:	11%*
		Legacy Benefit Rider:	10% for issue ages under 71 5% for issue ages 71-80 3% for issue ages 81-85
		Accumulation Rider:	10% for issue ages below 71 8% for issue ages 71-80 6% for issue ages 81-85
<b>Fixed Rates</b>			
Fixed Rate	1.50%	Fixed Rate Applied to Subsequent Premium Purchases: 2.75%	
Crediting Period	1 Yr	1 Yr	
<b>Indexed Rates</b>			
Index/Benchmark	S&P 500®	SOFR (3 month)	
Participation Rates	N/A	55%	
Caps	Annual Point-to-Point Cap: 2.50% Monthly Averaging Cap: 2.50% Daily Averaging Cap: 2.50% Monthly Sum Cap: 1.10%	N/A	
<b>Guarantees</b>			
	N/A	For Policies Issued in 2023, 2.75% is the Guaranteed Minimum Interest Rate Credited to the Accumulation Account for the Lifetime of the Policy.	
<b>Riders</b>			
Optional Riders and Cost	Income Rider: 1.30% fee Annual Compound Roll-up (with Income Rider): Years 1-10: 7.25% Years 11-20: 2%	GLWB Rider:	1.25% fee years 1-5 1.60% fee years 6-10 8.5% Initial Roll-up Rate for 10 years, with option to renew.
		Legacy Benefit Rider:	1.25% fee years 1-5 1.60% fee years 6-10 Net Interest Rate** + 4% Stacked Roll-up Rate.
		Accumulation Benefit Rider:	No fee Net Interest Rate** x Initial Roll-up Factor of 175%.

\*Credits to the Income Account only.

\*\* Net Interest Rate is the the annual interest rate credited to the Accumulation Value for the Contract Year.

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## Accumulation Protector Plus<sup>SM</sup> Annuity

### Premium Bonus

Base Contract: 10%  
With Rate Enhancement Rider: 10%

### Fixed Rates

	No Rider	Rate Enhancement Rider
<b>Fixed Rate</b>	4.75%	5.70%
<b>Crediting Period</b>	1 Yr	1 Yr

### Indexed Rates

Index/Benchmark	S&P 500 <sup>®</sup> , CS Momentum Index, and CS ESG Macro 5 Index.	
	No Rider	Rate Enhancement Rider
<b>Trigger Rate</b>	CS Momentum Index 1 Year with Trigger Rate	
	9%	11%
<b>Participation Rates</b>	CS Momentum Index 1 Year Point-to-Point with Participation Rate*	
	210%	260%
	CS Momentum Index 2 Year Point-to-Point with Participation Rate*	
	320%	385%
	CS Momentum Index 3 Year Point-to-Point with Participation Rate	
	465%	550%
	CS ESG Macro 5 Index 1 Year Point-to-Point with Participation Rate*	
210%	260%	
CS ESG Macro 5 Index 2 Year Point-to-Point with Participation Rate*		
320%	385%	
CS ESG Macro 5 Index 3 Year Point-to-Point with Participation Rate		
465%	550%	
<b>Caps</b>	S&P 500 <sup>®</sup> 1 Year Point-to-Point with Participation Rate	
	43%	55%
	S&P 500 <sup>®</sup> 2 Year Point-to-Point with Participation Rate	
60%	75%	
S&P 500 <sup>®</sup> 1 Year Point-to-Point with Cap Rate		
10%	12.25%	

### Guarantees

2.75% is the Minimum Fixed Rate Guarantee for the Lifetime of the Policy for contracts issued in 2023.

\*The Participation Rates for the CS Momentum Index One-year point-to-point and Two-year point-to-point crediting strategies are guaranteed for 10 years from the annuity issue date, provided that Sentinel Security Life Insurance Company continues to have access to the CS Momentum Index.

\*The Participation Rates for the CS ESG Macro 5 Index One-year point-to-point and Two-year point-to-point crediting strategies are guaranteed for 10 years from the annuity issue date, provided that Sentinel Security Life Insurance Company continues to have access to the CS ESG Macro 5 Index.

### Riders

<b>Optional Riders and Cost</b>	<b>Rate Enhancement Rider: 0.95% fee</b>
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# Disclaimers

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*There is currently no universal definition or exhaustive list defining the issues or factors that are covered by the concept of "ESG" (Environmental, Social, Governance). CS's view of ESG is based solely on CS's current opinions, assumptions, and interpretations, which may evolve over time and are subject to change.*

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