



ACCUMULATION PROTECTOR PLUSSM

A FIXED INDEXED ANNUITY BY SENTINEL SECURITY LIFE INSURANCE COMPANY

Fixed Indexed Annuity

Agent Quick Sheet - California

The **Accumulation Protector PlusSM** Annuity is a 10 year fixed indexed single premium, deferred annuity with a premium bonus. This annuity offers seven different index crediting strategies in addition to a fixed account. (SSLACCFIAPOL-CA, SSLACCFIATEN-OT, SSLACCFIASPPTPEN-OT, SSLACCFIACSPTPEN-OT). An optional rider is available (the Rate Enhancement Rider) to be selected (SSLACCFIABU-OT).

Issue Ages	0-85
Maturity Age	100
Minimum Single Premium (Non-Qualified/Qualified)	\$5,000
Maximum Single Premium	\$1 mil ¹

Interest Crediting

- Index crediting strategies will be based upon the performance of the S&P 500[®] or the Credit Suisse Momentum Index.
- Cap, Interest and Participation Rates may be subject to change on each Contract Anniversary at the beginning of each crediting period.
- The Participation Rates for the Credit Suisse 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.² All other rates are guaranteed for the crediting period.³
- The interest credited will never be less than 0%.

Available Strategies⁴

- Fixed Rate Account
- S&P 500[®] 1 Year Point-to-Point with Cap Rate
- S&P 500[®] 1 Year Point-to-Point with Participation Rate
- S&P 500[®] 2 Year Point-to-Point with Participation Rate
- Credit Suisse Momentum Index 1 Year Point-to-Point with Participation Rate
- Credit Suisse Momentum Index 2 Year Point-to-Point with Participation Rate
- Credit Suisse Momentum Index 3 Year Point-to-Point with Participation Rate
- Credit Suisse Momentum Index 1 Year with Trigger Rate

Withdrawal Provisions

- RMDs are available Penalty Free after the first Contract Year
- Up to 5% of the Account Value is available Penalty Free after the first Contract Year
- A maximum of 2 withdrawals are allowed each Contract Year
- Minimum withdrawal amount of \$250; Minimum Account Value after withdrawal is \$2,500

Allocations

Account value within a crediting strategy may only be reallocated at the end of the crediting segment length, and at that time, may be allocated to a different one, two or three year strategy to begin a new crediting segment length. For example, account value allocated to a 1-year strategy is eligible to reallocate that value at the first contract anniversary, and may begin a 2-year crediting segment length at that time.

Rate Enhancement Rider

The Rate Enhancement Rider is an optional rider available to be added to the contract at the time of application.

This rider provides higher Caps, Interest Rates, and Participation Rates to the applicable Fixed Account and Index Accounts than those Caps, Interest Rates, and Participation Rates of the annuity without the rider.

After the first Contract Year, this rider provides a 5% increase to the Penalty Free withdrawal amount for a total of 10% of the Account Value.

Pricing Guarantee

The **Accumulation Protector PlusSM** Annuity offers a 110% Return of Premium (ROP) Guarantee if the Rate Enhancement Rider is purchased and the contract persists to year 10. The premium is adjusted for withdrawals.

With the Pricing Guarantee, the Account Value is recalculated at the end of 10 years to equal the greater of:

- (1) The current Account Value, or
- (2) The Initial Purchase Premium less any Withdrawals including applicable Surrender/ Withdrawal Charges, nonvested Premium Bonus, and MVA, multiplied by 110%

Annual Charge

A 0.95% charge is applied to the Account Value.

¹ Over \$1 million will require home office approval

² The Participation Rates for the Credit Suisse 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 Credit Suisse Momentum Index.

³ Refer to Annuity Rate Sheet for current Interest Rates, Cap Rates, and Participation Rates.

⁴ Refer to Client Brochure for more details

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Surrender Value

The Surrender Value is subject to Surrender Charges, Market Value Adjustment (MVA), loss of nonvested Premium Bonus, and Minimum Guaranteed Surrender Value required by Standard Non-Forfeiture Law. Surrender Charges⁵ are calculated according to the following schedule:

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Surrender Charge	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

MVA is applicable during the surrender period and is based on Moody's Seasoned Aaa Corporate Bond Yield.

Premium Bonus

A one-time Premium Bonus of 5% is immediately credited to the account, increasing the Account Value and giving the Owner the opportunity to earn additional interest. The funds can be accessed subject to the vesting schedule.

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Vesting	0%	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%

Death Benefit

The amount payable if the Owner, or the Annuitant if the Owner is not a Natural Person, dies before annuity payments begin, is equal to the greater of the Account Value or the Minimum Guaranteed Surrender Value.

Settlement Options

After the fifth Contract Year, the Vested Value can be used to purchase one of the Settlement Options. Surrender Charges and the Market Value Adjustment would not apply.

- Option 1: Life Income Only
- Option 2: Life Income with Guaranteed Period Certain
- Option 3: Period Certain Only

5 Surrender charges and MVA DO NOT apply to Death Benefits, Settlement Options, or Penalty Free Withdrawals

Rider and features are not available in all states and are subject to change without notice. See annuity contract, agent field guide, rate sheet, and statement of understanding for additional details. All forms are available on the agent portal at <https://sslco.admin-portal.org>

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The Index is an excess return index, which means that it reflects the return of components net of the cost of funding a hypothetical investment in them. The Index returns are likely to be negatively affected by such costs of funding. The Index has a 0.5% per annum embedded fee deducted on a daily basis. The index fee will place a drag on the performance of the Index, offsetting any appreciation of its portfolio, exacerbating any depreciation of its portfolio and causing the level of the Index to decline steadily if the value of its portfolio remains relatively constant. The Index also contains embedded transaction costs and holding costs.

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B++ Good
A.M. Best "B++" (Good) with
Stable Outlook as of November 2019