



# SENTINEL SECURITY LIFE

## INSURANCE COMPANY

MYGA & INDEX RATE SHEET  
EFFECTIVE 2/20/2023

	Personal Choice	Personal Choice Plus+
<b>Interest Rate Guarantees</b>		
3 Years Fixed	All Other: 5.50% CA, FL: 5.40%* MN: 5.20%**	NA
5 Years Fixed	All Other: 5.65% CA, FL: 5.55%* MN: 5.35%**	All Other: 2.70% CA, FL: 2.60%*
7 Years Fixed	All Other: 5.65% CA, FL: 5.55%* MN: 5.35%**	NA
10 Years Fixed	All Other: 5.35% CA, FL: 5.25%* MN: 4.85%**	NA
<b>Indexing Strategy Caps</b>		
Annual Point-to-Point	NA	4.10%
Monthly Averaging	NA	4.20%
Monthly Sum	NA	1.75%
<b>Riders</b>		
Optional Riders and Cost	Required Minimum Distribution: 0.16% interest reduction Preferred 10% Free Withdrawal: 0.08% interest reduction Terminal Illness/Nursing Home Care: 0.15% interest reduction 72(t) Free Withdrawal: 0.05% interest reduction Death Benefit Feature: 0.35% interest reduction* Accumulated Interest Withdrawal: 0.08% interest reduction	Required Minimum Distribution: 0.16% fee Preferred 10% Free Withdrawal: 0.08% fee Death Benefit Feature: 0.35% fee* Accumulated Interest Withdrawal: 0.08% fee

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 February 20, 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 the policy for all terms and conditions.

	Summit Bonus Index	Guaranteed Income Annuity
<b>Premium Bonus</b>	Base Contract: 7% With Income Rider: 8%	<b>GLWB Rider:</b> 8%***
		<b>Legacy Rider:</b> 10% for issue ages under 71 5% for issue ages 71-80 3% for issue ages 81-85
		<b>Accum Rider:</b> 10% for issue ages below 71 8% for issue ages 71-80 6% for issue ages 81-85
<b>Interest Rate Guarantees</b>		
<b>1st Year Fixed Rate</b>	1.50%	1.00% (with subsequent purchase premium)
<b>Current Rate Guarantee</b>	1 Yr	2 Yrs
<b>Other Guarantees</b>	NA	NA
<b>Indexing</b>		
<b>Index/Benchmark</b>	S&P 500®	LIBOR
<b>Trigger Rate</b>	NA	NA
<b>Participation Rates</b>	NA	65%
<b>Caps</b>	Annual Point-to-Point Cap: 2.50% Monthly Averaging Cap: 2.50% Daily Averaging Cap: 2.50% Monthly Sum Cap: 1.10%	NA
<b>Riders</b>		
<b>Optional Riders and Cost</b>	Income Rider: 1.05% fee	<b>GLWB Rider:</b> 1.25% fee years 1-5 1.60% fee years 6-10
		<b>Legacy Benefit Rider:</b> 1.25% fee years 1-5 1.60% fee years 6-10
		<b>Accumulation Rider:</b> No fee

\*\*\*Credits to the Income Account only.

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

### Premium Bonus

Base Contract: 5%  
With Rate Enhancement Rider: 5%

### Interest Rate Guarantees

	No Rider	Rate Enhancement Rider
<b>1st Year Fixed Rate</b>	4.75%	5.70%
<b>Current Rate Guarantee</b>	1 Yr	1 Yr
<b>Other Guarantees</b>	<p>****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.</p> <p>*****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.</p>	

### Indexing

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%	
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%	
<b>Caps</b>	S&P 500 <sup>®</sup> 1 Year Point-to-Point with Cap Rate	
	9%	11.50%

### Riders

#### Optional Riders and Cost

Rate Enhancement Rider: 0.95% fee

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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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