



SENTINEL SECURITY LIFE

INSURANCE COMPANY

MYGA & INDEX RATE SHEET
EFFECTIVE 1/1/2025

	Personal Choice				Personal Choice Plus+	
Fixed Rates						
	All Other	CA*	FL*	MN**		
	3 Year	4.45%	3.95%	4.15%	4.15%	N/A
	5 Year	4.65%	4.20%	4.40%	4.35%	All Other: 3.00% CA, FL: 3.00%*
	7 Year	4.50%	4.20%	4.40%	4.20%	N/A
	10 Year	4.35%	4.05%	4.25%	3.85%	N/A
Indexed Rates						
Annual Point-to-Point	N/A				4.10%	
Monthly Averaging	N/A				4.20%	
Monthly Sum	N/A				1.75%	
Riders						
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	
Guarantees						
	2.80% is the Minimum Fixed Rate Guarantee for the Lifetime of the Policy (including renewal rates) for contracts issued in 2025.				2.80% is the Minimum Fixed Rate Guarantee for the Lifetime of the Policy for contracts issued in 2025.	

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 January 1, 2025 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: 10%	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
Fixed Rates				
Fixed Rate	1.50%	Fixed Rate Applied to Subsequent Premium Purchases: 3.00%		
Crediting Period	1 Yr	1 Yr		
Indexed Rates				
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		
Guarantees				
	N/A	For Policies Issued in 2025, 2.80% is the Guaranteed Minimum Interest Rate Credited to the Accumulation Account for the Lifetime of the Policy.		
Riders				
Optional Riders and Cost	Income Rider: 1.30% fee Annual Compound Roll-up (with Income Rider): Years 1-10: 6% 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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Products, features, and riders may not be available in all jurisdictions. Refer to annuity Contract for all terms and conditions.
All Guarantees are based on the claims-paying ability of Sentinel Security Life Insurance Company.

	Accumulation Protector Plus SM Annuity		
Premium Bonus	Base Contract: 5% With Rate Enhancement Rider: 5%		
Fixed Rates			
	No Rider	Rate Enhancement Rider	
Fixed Rate	3%	3.95%	
Crediting Period	1 Yr	1 Yr	
Indexed Rates			
Index/Benchmark	S&P 500®, Momentum Index, and Diversified Macro 5 Index.		
		No Rider	Rate Enhancement Rider
Trigger Rate	Momentum Index 1 Year with Trigger Rate	9%	11%
Participation Rates	Momentum Index 1-Year Point-to-Point with Participation Rate*	210%	260%
	Momentum Index 2-Year Point-to-Point with Participation Rate*	320%	385%
	Momentum Index 3-Year Point-to-Point with Participation Rate	465%	550%
	Diversified Macro 5 Index 1-Year Point-to Point with Participation Rate**	210%	260%
	Diversified Macro 5 Index 2-Year Point-to Point with Participation Rate**	320%	385%
	Diversified Macro 5 Index 3-Year Point-to Point with Participation Rate	465%	550%
	S&P 500® 1-Year Point-to-Point with Participation Rate	26%	38%
	S&P 500® 2-Year Point-to-Point with Participation Rate	43%	58%
Caps	S&P 500® 1-Year Point-to-Point with Cap Rate	5%	5.95%
Guarantees			
	2.80% is the Minimum Fixed Rate Guarantee for the Lifetime of the Policy for contracts issued in 2025.		
	*The Participation Rates for the Momentum Index 1-year point-to-point and 2-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 Momentum Index. **The Participation Rates for the Diversified Macro 5 Index 1-year point-to-point and 2-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 Diversified Macro 5 Index.		
Riders			
Optional Riders and Cost	Rate Enhancement Rider: 0.95% fee		

Interest rates as of January 1, 2025 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. All Guarantees are based on the claims-paying ability of Sentinel Security Life Insurance Company.



Disclaimers

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