ACCUMULATION PROTECTOR PLUS℠

A FIXED INDEXED ANNUITY

PERFORMANCE YOU CAN COUNT ON

CLIENT BROCHURE

Idaho

Sentinel Security Life

SENTINEL SECURITY
LIFE INSURANCE COMPANY

SSLAPPBR-ID 100626

It Is Time to Protect What You Have Worked So Hard to Build

Whether it is for retirement, legacy, or lifestyle, you have worked hard to earn a living and build your wealth. You have pushed through the daily grind for decades and have finally arrived at a new chapter in life. And while it may be time to start thinking about retirement income and protecting your wealth from unnecessary risk, it does not mean that your wealth needs to stop working for you. You deserve the best, and that means a retirement solution that can offer a total-package of leading accumulation benefits that you can trust and rely on.

The Accumulation Protector Plus℠ Annuity (APP) is a fixed indexed annuity designed to both accumulate wealth, and protect it against future market downturns. The APP annuity has a proven track record of performance and reliability that set it apart, and offers **performance you can count on** through its 10-year guarantees*, market leading rates, and flexible crediting strategies.

With the **Accumulation Protector Plus℠** Annuity, you can let your money do the hard work for you, and have the peace-of-mind knowing that your wealth is protected for what you have in store.

What is a Fixed Indexed Annuity?

A Fixed Indexed Annuity is a tax-deferred, stable, financial option designed to grow your premium and protect it if the market drops. This product is typically accompanied with multiple crediting strategies that you can choose to participate in. These crediting strategies include at least one indexed account and may also include a Fixed Rate account, as seen with the **Accumulation Protector Plus℠** Annuity. When you select an indexing strategy, you are credited interest at the end of the crediting period in the event the index value grows.

A Fixed Indexed Annuity offers access to more interest growth potential as the market performs positively. In addition to growth potential, a Fixed Indexed Annuity offers protection of principal in several different ways. You do not lose money, including interest earned during previous crediting periods, if the index value drops because your money is allocated to the annuity itself rather than directly to the index (or indices). Additionally, the indexed accounts typically offer a minimum guaranteed interest rate of at least 0%.

*The Participation Rates for the 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 Momentum Index. The Participation Rates for the Diversified 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 Diversified Macro 5 Index.

Performance You can Count On

Protect Your Principal

Protection is the cornerstone of the **Accumulation Protector Plus℠** Annuity. Whether the market goes up, down, or remains the same, your principal is guaranteed not to decrease* due to market performance and is protected through the APP's Fixed and Indexed Accounts.

Accumulate Wealth

The APP gives you exclusive access to the **Momentum Index** and the **Diversified Macro 5 Index**, while also offering strategies linked to the well-established **Standard and Poor's Composite Stock Price Index** ("S&P 500®" Index), and a Fixed Account that provides a guaranteed rate of return. The Momentum Index, the Diversified Macro 5 Index, S&P 500® Index and the Fixed Account provide opportunities to accumulate wealth over time.

Choose from Flexible Crediting Strategies

Not everyone has the same financial goals, nor the same time horizon for achieving those goals. It is because of these different objectives that Flexibility is another key component of the **Accumulation Protector Plus℠** Annuity. This annuity offers a diversified set of fixed and indexed crediting strategies with 1, 2 or 3 year periods that allow you and your advisor to choose the accounts and periods that most align with your goals. Additionally, you can adjust the allocations on the contract anniversary, coinciding with the end of the crediting period, to continue to meet your changing needs.

Preserve Your Lifestyle

Achieve greater financial confidence and achieve the goals you have set for your lifestyle, retirement income and legacy by taking advantage of the flexible options provided by the **Accumulation Protector Plus℠** Annuity. These strategies were created to help protect what you have worked hard for and provide opportunities to accumulate wealth, so you can rest easy in retirement knowing you are preserving the legacy you have built.

*If Rate Enhancement Rider is purchased, principal will not decrease due to market performance but could decrease due to the rider fee.

Key Features

10 Year Guarantees

The participation rates of the Momentum Index and Diversified Macro 5 Index 1- and 2-year point-to-point strategies are guaranteed for 10 years from the annuity issue date and are available for 10 years regardless of how much is allocated to those strategies at issue.*

Premium Bonus

When you purchase the **Accumulation Protector Plus℠** Annuity you will receive a one-time premium bonus of 20%. The premium bonus is immediately credited to your account, increasing the value of your account and giving you the opportunity to earn additional interest. Your funds can be accessed subject to your 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%

Flexible Crediting Strategies

You have the flexibility to choose how your single premium is allocated across eleven crediting strategies. These crediting strategies include a Fixed Account and ten **Indexed Accounts** linked to three indices, the **Momentum Index**, the **Diversified Macro 5 Index**, and the **S&P 500® Index.** We know that your life and needs are ever evolving, and that is why you can adjust your allocations on the contract anniversary coinciding with the end of each strategy's crediting period. At that time, you may allocate to any available strategy for a new crediting period of one, two or three years.

Fixed Rate Option

Speaking of performance you can count on, the premium allocated to the Fixed Rate Account will earn daily interest at a specified rate, which is guaranteed for the ensuing contract year. You will receive this rate **no matter how the market performs.**

Trigger Rate Option

The APP annuity's Trigger Rate may be a good alternative if you are considering Fixed Rate allocations. **How does the Trigger Rate work?** If the Momentum Index earns 0% or more **then the premium allocated to** the Trigger Rate account will earn **interest at a specified rate**. So the benefit to the Trigger Rate is that you receive a higher rate when compared to the fixed account as long as the Momentum Index breaks even or earns a positive return.

Rate Enhancement Rider

The Rate Enhancement Rider is a great feature to consider if you want to take your accumulation power to the next level!

First, this rider increases the amount available for free withdrawal from 5% to 10% of your annuity's Account Value.

Additionally, this rider gives you a better opportunity to earn more interest as it increases the Fixed, Participation, and Cap rates across your annuity's crediting strategies. Increasing the Participation and Cap Rates offers potential to substantially benefit from the index's upside, because your premium has access to a larger percentage of an index's growth.

There is a fee with the purchase of the rider.

Pricing Guarantee

The **Accumulation Protector Plus℠** 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.

* The Participation Rates for the 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 Momentum Index. The Participation Rates for the Diversified 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 Diversified Macro 5 Index.

Choose from Eleven Growth Strategies

You have the flexibility to choose how your single premium is allocated across eleven crediting strategies. These crediting strategies include a **Fixed Account** and ten **Indexed Accounts** linked to three indices, the **Momentum Index**, the **Diversified Macro 5 Index** and the **S&P 500® Index.** We know that your life and needs are ever evolving, and that is why you can adjust your allocations on the contract anniversary coinciding with the end of each strategy's crediting period. At that time, you may allocate to any available strategy for a new crediting period of one, two or three years.

The crediting periods for the **Accumulation Protector Plus℠** Annuity's crediting strategies range from one, two, or three years. The crediting strategies include a **Fixed Rate account**, **Trigger Rate account**, and several **Point-to-Point with Participation Rate or Cap Rate accounts**. A **Point-to-Point** strategy measures the difference in the index's value on each contract anniversary, comparing it to the value of the index either a year earlier, two years earlier, or three years earlier, depending on the option you choose.

	CREDITING STRATEGY OPTIONS	DESCRIPTION
Momentum Indexed Accounts	One-year point-to-point crediting period with *Participation Rate*	You can allocate to three different Momentum Indexed accounts with a **Participation Rate.** The Participation Rate allows you to access a percentage of the index's growth for a specific crediting period. With the Participation Rate, if the index does not perform positively, your Account does not lose value. **The Participation Rates for the 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.*** You can also allocate to a Momentum Indexed account with a **Trigger Rate.** The premium allocated to the Trigger Rate Account will earn interest at a specified rate if the market performs positively or breaks-even. If the index does not perform positively, your Account does not lose value.
	Two-year point-to-point crediting period with *Participation Rate*	
	Three-year point-to-point crediting period with *Participation Rate*	
	One-year crediting period with *Trigger Rate*	
Diversified Macro 5 Indexed Accounts	One-year point-to-point crediting period with *Participation Rate*	You can allocate to three different Diversified Macro 5 Indexed accounts with a **Participation Rate.** The Participation Rate allows you to access a percentage of the index's growth for a specific crediting period. With the Participation Rate, if the index does not perform positively, your Account does not lose value. **The Participation Rates for the Diversified 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.**** Allocate to a S&P 500® Indexed account with a Participation Rate, Cap Rate, or combination of the two. The **Participation Rate** allows you to access a percentage of the index's growth for the crediting period. The **Cap Rate** has a set maximum amount of interest that can be credited at the end of the crediting period. • If the index value increases but the growth is less than the Cap Rate, your credited interest is the same as the index's percentage increase. • If the index value increases and the growth is greater than the Cap Rate, your credited interest is the same as the Cap Rate. With both the Participation Rate and Cap Rate, if the index does not perform positively, your Account does not lose value.
	Two-year point-to-point crediting period with *Participation Rate*	
	Three-year point-to-point crediting period with *Participation Rate*	
S&P 500® Indexed Accounts	One-year point-to-point crediting period with *Participation Rate*	
	One-year point-to-point crediting period with *Cap Rate*	
	Two-year point-to-point crediting period with *Participation Rate*	
Fixed Rate Account	One-year crediting period with a *Fixed Interest Rate*	The premium allocated to the Fixed Rate Account will earn daily interest at a specified rate, which is guaranteed for the ensuing contract year. You will receive this rate no matter how the market performs.

*The Participation Rates for the 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 Momentum Index.

**The Participation Rates for the Diversified 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 Diversified Macro 5 Index.

Indices at a Glance

The **Accumulation Protector Plus℠** Annuity offers great earnings potential in any type of market through its access to exclusive and reputable indices. These indices offer stable, risk-controlled ways to potentially accumulate value through the indices' possible growth. The three indices linked to the Indexed accounts include the S&P 500® Index, the Momentum Index, and the Diversified Macro 5 Index.

S&P 500® Index

The **S&P 500®** Index measures the stock performance of the 500 largest publicly traded companies in the U.S. These companies represent leading industries of the U.S. economy.

Momentum Index

The **Momentum Index** is a **global multi-asset** index that dynamically allocates across its components using a unique and flexible **momentum-driven** strategy with **risk-adjusted weightings.** The Momentum Index was designed to adapt to various market conditions and generate consistent returns over time.

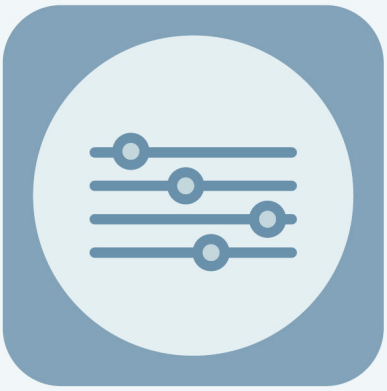
The risk-monitored Momentum Index can create value for your annuity in all market types (rising, falling, or remaining the same) by taking long positions (buying) in components exhibiting the strongest trends and short positions (selling) in components with weaker trends.

Access to the Momentum Index is exclusive to buyers of the **Accumulation Protector Plus℠** Annuity.

The index has a 3-step rebalancing process built upon key financial concepts.

Step 1
MOMENTUM

Step 2
RISK ADJUSTED WEIGHTS



Step 3
RISK CONTROL

Each month, two different mechanisms are implemented:

- The exposure to the components is adjusted based on a momentum strategy ("Momentum")
- Weights are allocated to each component based on their volatility ("Risk-Adjusted Weights")

Each day, a further mechanism is implemented:

- The Index is monitored with the goal of maintaining volatility near 5%

To learn more about this index,

please visit https://www.solactive.com/indices/?index=DE000SL0LRB3.

Diversified Macro 5 Index

The Diversified Macro 5 Index is a fully rules-based index that offers innovative exposure to multiple asset classes. In an attempt to generate consistent returns over time, the Diversified Macro 5 Index implements a strategy that combines an equity component and a macro component (comprised of sub-strategies across fixed income, commodities and currencies components), complemented by a daily risk control mechanism.

Access to the Diversified Macro 5 Index is exclusive to buyers of the **Accumulation Protector Plus℠** Annuity.

To learn more about this index,
please visit https://merqube.com/indices/CSEAGESG.

Additional Product Features

Issue Ages: 0-85
Contract Term: 10 years
Minimum Single Premium: $5,000
Maximum Single Premium: $1,000,000 (without prior approval)
Maturity Age: 100
Acceptable Funds: Both non-qualified and qualified markets

Free Withdrawals

Certain life events may arise where you need to access your money sooner than you were expecting. With the **Accumulation Protector Plus℠** Annuity, there are several ways to access your funds if the unexpected occurs.

Some annuities do not offer free early withdrawals, but in the second contract year, the **Accumulation Protector Plus℠** Annuity allows you to withdraw up to 5% of your Account Value or your Required Minimum Distribution, whichever greater.

Terminal Illness and Nursing Home Waiver

If you are diagnosed with a terminal illness or need to move into a nursing home, you can make a full surrender or partial withdrawal with no Market Value Adjustment, Surrender Charge, or loss of any applicable Non-Vested Premium Bonus under certain conditions.

Surrender Charges

If you surrender your contract or request withdrawals above the free withdrawal amount, there may be surrender charges. Please discuss the surrender charge schedule with your agent.

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

Settlement Options

You may choose, after the fifth contract year or at death, when you want to start to receive annuity payments and the duration in which they are paid. The vested value and the settlement option you select will determine the payment amount.

Lifetime Income Only

With this option, the annuitant receives equal monthly payments for the rest of their lifetime. Payments will end with the payment due just before the annuitant's death. No death benefit is payable with this option.

Period Certain Only

This settlement option guarantees equal monthly payments for a specified period, between 10 years and 20 years. After the fifth contract year, you may request a specific period, with guaranteed equal monthly payments, between 5 years and 20 years. If the annuitant dies before payments have been made for the specified period, the beneficiary will receive remaining payments for the specified period.

Lifetime Income with Guaranteed Period Certain

This settlement option provides equal monthly payments for the greater of the annuitant's remaining lifetime or a specified period of time. If the annuitant dies after payments have been made for the specified period, payments end with the payment due just before the annuitant's death.

Death Benefit

Protect your loved ones with the APP's Death Benefit feature. If you pass away before receiving any proceeds*, other than a Withdrawal, the amount payable to your beneficiary(ies) is equal to the greater of the Account Value less any Non-Vested Premium Bonus or the Minimum Guaranteed Surrender Value determined as of the date of death.

* Proceeds are defined as the amount payable when: (1) the Owner takes a Withdrawal; (2) the Owner surrenders their Contract; (3) an Owner dies; or (4) the Contract matures.

Is the Accumulation Protector Plus℠ Annuity Right for You?

The **Accumulation Protector Plus℠** Annuity can be a wonderful growth vehicle for those looking to accumulate wealth and protect their retirement income.

If the below sounds like you, the Accumulation Protector Plus℠ Annuity may be the addition you have been searching for!

- **You have a low-tolerance for risk, and typically invest in CDs, Savings Bonds, Money Market Funds, and Treasury Bills.**
- **You are looking for a long-term strategy to grow your principal (ideally around 10 years).**
- **You like to protect your hard earned money.**
- **You want to preserve the legacy you have built by accumulating more wealth in a reliable way.**
- **You enjoy having lots of flexible allocation options when growing your money.**
- **Access to a global, risk-monitored index with a diversified portfolio sounds appealing.**
- **You are thinking about retiring soon or have retired.**

Disclosures

Annuity Guarantees - Annuity guarantees rely on the financial strength and claims-paying ability of Sentinel Security Life Insurance Company. Additionally, the Participation Rates for the 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 Momentum Index.

The Participation Rates for the Diversified 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 Diversified Macro 5 Index.

Fixed Account - If you select the Fixed Account, this account will earn the current fixed interest rate which is guaranteed for each Contract Year and credited daily.

Index Account Interest Rate Calculation - At the end of each crediting period, the index value (ending value) is compared to the index value at the beginning of each crediting period (beginning value). When the ending value is higher than the beginning value, interest is credited to the index account. When the ending value is lower than the beginning value, no interest will be credited.

Index Crediting Strategies - Value in the index strategies will grow if the applicable index increases. Your potential earnings are either capped at a maximum interest rate or limited by a certain percentage of the index gain, depending on the terms and conditions of your index strategy. S&P 500® cap and participation rates, and Trigger Rates are subject to change after the first crediting period.

Cap - If you select an index account utilizing a cap, the maximum index interest rate for the crediting period may not be more than the cap.

Participation Rate - If you select an index account utilizing a participation rate, the interest rate is equal to the percentage increase in the index value over the crediting period multiplied by the participation rate.

Trigger Rate - The minimum percentage of change in the Momentum Index required to receive the Trigger Account Interest Rate.

Penalty Free Withdrawal - Up to the greater of 5% of the Accumulation Value or the Required Minimum Distribution may be withdrawn without any Surrender Charges, forfeiture of Nonvested Bonus, or Market Value Adjustment starting in year two.

Nursing Home Waiver - Must be confined to a nursing home for a period of at least 90 consecutive days. There is a waiting period of one year. If the owner is confined to a nursing home during the waiting period, this benefit would not be available in certain states.

Terminal Illness Waiver - Terminal illness is defined as any medical condition which a physician certifies that the contract owner's expected life span is twelve months or less. Proof of the terminal illness is required by a certified licensed physician that is not the owner, annuitant, or a family member to the owner or annuitant. The owner cannot be terminally ill during the waiting period. There is a waiting period of one year.

Vested Value - The Accumulation Value less the amount of Premium Bonus that is not vested using the following 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%

Market Value Adjustments - The Market Value Adjustment (MVA) is specified in the contract. The MVA expires at the end of the Surrender Charge Period.

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

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

Federal Income Tax Penalty - Any distribution taken prior to any owner's age 59 1/2 may be subject to an additional 10% federal income tax penalty.

Settlement Options - Lifetime Income Only and Lifetime Income with Guarantee Period Certain payments are calculated utilizing the Annuity 2012 IAR table and calculated at a 1% interest rate.

Rate Enhancement Rider – Provides higher interest rates, caps, and participation rates. Also includes the ROP benefit and penalty free increase.

Rider Fees - If you elect the Rate Enhancement Rider, there is an annual fee on each contract anniversary of 0.95% multiplied by the value in each crediting account and subtracted from the corresponding crediting account.

Death Benefit - The total Death Benefit that would be payable to the beneficiary when the Owner or the Annuitant, if the Owner is not a natural person, dies before annuity payments begin. The Death Benefit is the greater of the Vested Value or the Minimum Guaranteed Surrender Value on the date of the Owner's death.

Minimum Guaranteed Surrender Value - (1) 87.5% of Purchase Premium; less (2) Any Withdrawal amount including any applicable Market Value Adjustment and Surrender/Withdrawal Charges; plus (3) interest credited at the Minimum Guaranteed Surrender Value Interest Rate shown on the Contract Data Page from date Purchase Premium is received and accepted by **Sentinel Security Life Insurance Company** and will in no event be less than the present value, at time of surrender, of the Accumulation Value then guaranteed on the later of the 10th Contract Anniversary or the anniversary next following the Owner's 70th birthday. The present value will be calculated on the basis of an interest rate 1% higher than the interest rate which was used to accumulate the Accumulation Value from the date of Surrender to the later of the 10th Contract Anniversary or the anniversary next following the Owner's 70th birthday. The paid-up annuity, Cash Surrender Values and Death Benefit available under this Contract are not less than the minimum benefits required by the NAIC Standard Nonforfeiture Law for Individual Deferred Annuities, model #805. A detailed description of the method by which these values are computed has been filed with the Interstate Insurance Product Regulation Commission (IIPRC).

Disclaimers

This brochure provides a brief description of the provisions of the Annuity Contract with the series of form numbers including: ICC19-SSLACCFIAPOL, ICC19-SSLACCFIABU, ICC19-SSLACCFIAHEN, ICC19-SSLACCFIASPPTPEN, ICC19-SSLACCFIACSPTPEN, ICC19-SSLACCFIATEN.

S&P Disclosure: The S&P 500® is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and has been licensed for use by Sentinel Security Life Insurance Company ("Sentinel Security Life"). S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Sentinel Security Life. It is not possible to invest directly in an index. Sentinel Security Life's Products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, any of their respective affiliates (collectively, "S&P Dow Jones Indices"). S&P Dow Jones Indices does not make any representation or warranty, express or implied, to the owners of Sentinel Security Life's Products or any member of the public regarding the advisability of investing in securities generally or in Sentinel Security Life's Products particularly or the ability of the Index to track general market performance. Past performance of an index is not an indication or guarantee of future results. S&P Dow Jones Indices' only relationship to Sentinel Security Life with respect to the Index is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its licensors. The Index is determined, composed and calculated by S&P Dow Jones Indices without regard to Sentinel Security Life or Sentinel Security Life's Products. S&P Dow Jones Indices has no obligation to take the needs of Sentinel Security Life or the owners of Sentinel Security Life's Products into consideration in determining, composing or calculating the Index. S&P Dow Jones Indices has no obligation or liability in connection with the administration, marketing or trading of Sentinel Security Life's Products. There is no assurance that investment products based on the Index will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment adviser, commodity trading advisory, commodity pool operator, broker dealer, fiduciary, promoter" (as defined in the Investment Company Act of 1940, as amended), "expert" as enumerated within 15 U.S.C. § 77k(a) or tax advisor. Inclusion of a security, commodity, crypto currency or other asset within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, commodity, crypto currency or other asset, nor is it considered to be investment advice or commodity trading advice.

S&P DOW JONES INDICES DOES NOT GUARANTEE THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE INDEX OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY SENTINEL SECURITY LIFE, OWNERS OF SENTINEL SECURITY LIFE'S PRODUCTS, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE INDEX OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBLITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. S&P DOW JONES INDICES HAS NOT REVIEWED, PREPARED AND/OR CERTIFIED ANY PORTION OF, NOR DOES S&P DOW JONES INDICES HAVE ANY CONTROL OVER, THE LICENSEE PRODUCT REGISTRATION STATEMENT, PROSPECTUS OR OTHER OFFERING MATERIALS. THERE ARE NO THIRD-PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND SENTINEL SECURITY LIFE, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.

The Accumulation Protector Plus℠ Annuity includes volatility-controlled indexes, the Momentum Index and Diversified Macro 5 Index. A volatility-controlled index (also referred to as a risk control index) seeks to manage the fluctuations of the value of an index. An index is generally comprised of equities, commodities, or other securities (risk components) and the index's value increases and decreases with the price of these risk components. This increase and decrease in price of the risk components and value of the index over a short period is volatility.

A volatility-controlled index consists of risk components and fixed income or cash (the risk-free component). If the volatility of the risk component exceeds a specified target, a volatility control index is rebalanced to reduce its allocation of the risk components and raise its allocation of the risk-free component. This may occur when the price of the risk components increases rapidly. Once the volatility is below a specified target, a volatility control index is rebalanced to raise its allocation of the risk components and reduce its allocation of the risk-free component. The rebalancing is based on the volatility-controlled index's rules. These rules may require a volatility-controlled index to be allocated entirely to the risk-free component, even when the risk components prices are rising. In a rising interest rate environment, the risk-free component may decrease in value. The volatility-controlled index's rules are explained in the description of the volatility-controlled index and these rules may be amended from time to time.

The volatility control feature reduces the impact of a rise and of a fall in price of the risk components. This means that the positive change in the volatility-controlled index would be less than if no volatility-control existed and less index interest would be credited. The volatility control also reduces the hedging costs of Sentinel Security Life Insurance Company. Lower hedging costs may allow Sentinel Security Life Insurance Company to provide greater guarantees, cap rates, participation rates or other index crediting rate factors.

Certain volatility-controlled indexes may also include fees in the computation of the indexes' value. These may include a maintenance fee based on the value of the index, and fixed transaction and replication costs. These fees reduce the value of the volatility-controlled indexes. These fees may also reduce the index licensing fee or the hedging costs that Sentinel Security Life Insurance Company pay. These fees are set forth in the description of the volatility-controlled index.

Solactive/Momentum Disclaimer: The Momentum Index (the "Index") and any trademarks, service marks and logos related thereto are service marks of Solactive AG ("Solactive"). Solactive has no relationship to the Sentinel Security Life Insurance Company, other than the licensing of the Index and its service marks for use in connection with the Accumulation Protector Plus℠ Annuity and is not a party to any transaction contemplated hereby.

The rules of the Index may be amended by Solactive. An amendment to the rules may result from, without limitation, a change to the construction or calculation rules for the Index or from Solactive determining that a change to the rules is required or desirable to update them or to address an error, omission, or ambiguity. No assurance can be given that any such amendment would not affect parties to this document.

The Index contains embedded transaction costs and holding costs. 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 daily. 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.

While volatility controls may result in less fluctuation in rates of return as compared to indices without volatility controls, they may also reduce the overall rate of return as compared to products not subject to volatility controls.

The end-of-day value of the Index is published subject to the provisions in the rules of the Index. Solactive is not obliged to publish any information regarding the Index other than as stipulated in the rules of the Index.

The Index is the exclusive property of and currently sponsored by Solactive.

The Accumulation Protector Plus℠ Annuity is not in any way sponsored, endorsed, or promoted by Solactive. Solactive has no obligation to take the needs of any person into consideration in composing, determining, or calculating the Index (or causing the Index to be calculated). In addition, Solactive makes no warranty or representation whatsoever, express or implied, as to the results to be obtained from the use of the Index and/or the level at which the Index stands at any particular time on any particular day or otherwise, the quality, accuracy and/or completeness of the Index, or the advisability of or results to be obtained by using, investing in, or trading the Accumulation Protector Plus℠ Annuity , and Solactive shall not be liable, whether in negligence or otherwise, to any person for any errors or omissions in the Index or in the calculation of the Index, any delayed or interrupted publication with respect to the Index, or under any obligation to advise any person of any errors or omissions therein. The Index is compiled, maintained, and calculated by Solactive. However, Solactive shall not be liable for the results obtained by using, investing in, or trading the Accumulation Protector Plus℠ Annuity.

Solactive has not created, published, or approved this document and accepts no responsibility or liability for its contents or use. Obligations to make payments under the Accumulation Protector Plus℠ Annuity are solely the obligation of Sentinel Security Life Insurance Company.

Tax Disclaimer: Solactive does not provide any tax advice. Any tax statement herein regarding any US federal tax is not intended or written to be used, and cannot be used, by any taxpayer for the purpose of avoiding any penalties. Any such statement herein was written to support the marketing or promotion of the transaction(s) or matter(s) to which the statement relates. Each taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor. Notwithstanding anything to the contrary herein, each party (and each of their employees, representatives, or other agents) may disclose to all persons, without limitation of any kind, the U.S. tax treatment and U.S. tax structure of any transaction that may described or included within the information contained herein relating to such U.S. tax treatment and U.S. tax structure. For this purpose, the tax treatment of a transaction is the purported or claimed U.S. federal income tax treatment of the transaction, and the tax structure of a transaction is any fact that may be relevant to understanding the purported or claimed U.S. federal income tax treatment of any transaction.

ERISA: You understand that (i) Solactive neither has or exercises investment discretion with respect to any assets on behalf of any employee benefit plans or individual retirement accounts (collectively, "Plans") that may be involved with the purchase, holding, or redemption of a security, (ii) Solactive is not undertaking to provide impartial investment advice or give advice in a fiduciary capacity on behalf of such Plans within the meaning of the U.S. Department of Labor's final regulation defining "investment advice" for purposes of the Employee Retirement Income Security Act of 1974, as amended and Section 4975 of the Internal Revenue Code of 1986, as amended, and (iii) the information or communication provided herein or otherwise to the Plans or a fiduciary on behalf of any of the Plans is intended to be, and should be construed as, general information, and it does not and will not take into account your legal, regulatory, tax, business, investment, financial, accounting or other needs or priorities with respect to any Plans.

MerQube/Diversified Disclaimer: Neither MerQube, Inc. nor any of its affiliates (collectively, "MerQube") is the issuer or producer of Accumulation Protector Plus℠ Annuity and MerQube has no duties, responsibilities, or obligations to purchasers of the Accumulation Protector Plus℠ Annuity. The index underlying the Accumulation Protector Plus℠ Annuity is a product of MerQube and has been licensed for use by Sentinel Security Life Insurance Company. Such index is calculated using, among other things, market data or other information ("Input Data") from one or more sources (each such source, a "Data Provider"). MerQube® is a registered trademark of MerQube, Inc. These trademarks have been licensed for certain purposes by Sentinel Security Life Insurance Company in its capacity as the issuer of the Accumulation Protector Plus℠ Annuity. Accumulation Protector Plus℠ Annuity is not sponsored, endorsed, sold or promoted by MerQube, any Data Provider, or any other third party, and none of such parties make any representation regarding the advisability of investing in securities generally or in Accumulation Protector Plus℠ Annuity particularly, nor do they have any liability for any errors, omissions, or interruptions of the Input Data, Diversified Macro 5 Index, or any associated data. Neither MerQube nor the Data Providers make any representation or warranty, express or implied, to the owners of the Accumulation Protector Plus℠ Annuity or to any member of the public, of any kind, including regarding the ability of the Diversified Macro 5 Index to track market performance or any asset class. The Diversified Macro 5 Index is determined, composed and calculated by MerQube without regard to Sentinel Security Life Insurance Company or the Accumulation Protector Plus℠ Annuity. MerQube and Data Providers have no obligation to take the needs of Sentinel Security Life Insurance Company or the owners of Accumulation Protector Plus℠ Annuity into consideration in determining, composing or calculating the Diversified Macro 5 Index. Neither MerQube nor any Data Provider is responsible for and have not participated in the determination of the prices or amount of Accumulation Protector Plus℠ Annuity or the timing of the issuance or sale of Accumulation Protector Plus℠ Annuity or in the determination or calculation of the equation by which Accumulation Protector Plus℠ Annuity is to be converted into cash, surrendered or redeemed, as the case may be. MerQube and Data Providers have no obligation or liability in connection with the administration, marketing or trading of Accumulation Protector Plus℠ Annuity. There is no assurance that investment products based on the Diversified Macro 5 Index will accurately track index performance or provide positive investment returns. MerQube is not an investment advisor. Inclusion of a security within an index is not a recommendation by MerQube to buy, sell, or hold such security, nor is it considered to be investment advice.

NEITHER MERQUBE NOR ANY OTHER DATA PROVIDER GUARANTEES THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE DIVERSIFIED MACRO 5 INDEX OR ANY DATA RELATED THERETO (INCLUDING DATA INPUTS) OR ANY COMMUNICATION WITH RESPECT THERETO. NEITHER MERQUBE NOR ANY OTHER DATA PROVIDERS SHALL BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. MERQUBE AND ITS DATA PROVIDERS MAKE NO EXPRESS OR IMPLIED WARRANTIES, AND THEY EXPRESSLY DISCLAIM ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY SENTINEL SECURITY LIFE INSURANCE COMPANY, OWNERS OF THE ACCUMULATION PROTECTOR PLUS℠ ANNUITY, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE DIVERSIFIED MACRO 5 INDEX OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL MERQUBE OR DATA PROVIDERS BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. THE FOREGOING REFERENCES TO "MERQUBE" AND/OR "DATA PROVIDER" SHALL BE CONSTRUED TO INCLUDE ANY AND ALL SERVICE PROVIDERS, CONTRACTORS, EMPLOYEES, AGENTS, AND AUTHORIZED REPRESENTATIVES OF THE REFERENCED PARTY.

Attributions and Disclaimers with Respect to UBS AG: MERQUBE, INC. ("MQ") is the sponsor of the Diversified Macro 5 Index. MQ has contracted with UBS AG or one of its' affiliates (collectively, "UBS") to license the use of the Global Equity Market 10% RC Index, UBS FX EM9 Momentum ER Index, UBS Global 26 FX Carry Excess Return Index, UBS Bond Futures Trend Index, UBS Commodities Custom Curve 145 Index, UBS Commodities Custom Trend x AL xOil Index, and UBS CMCI Components Emissions Hedged USD Excess Return (collectively, the "UBS Indices") in connection with the Diversified Macro 5 Index. The Diversified Macro 5 Index and Accumulation Protector Plus℠ Annuity are not in any way sponsored, endorsed or promoted by UBS. UBS has no obligation to make any consideration in composing, determining or calculating the UBS Indices (or causing the UBS Indices to be calculated). In addition, UBS makes no warranty or representation whatsoever, express or implied, as to the results to be obtained from the use of the UBS Indices and/or the level at which the UBS Indices stands at any particular time on any particular day or otherwise. UBS shall not be liable, whether in negligence or otherwise, for any errors or omissions in the UBS Indices or in the calculation of the UBS Indices or under any obligation to advise any person of any errors or omissions therein. UBS shall not be liable for the results obtained by using, investing in, or trading the Diversified Macro 5 Index or Accumulation Protector Plus℠ Annuity.

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.

Sentinel Security Life

Sentinel Security Life Insurance Company

PO Box 64435 | St Paul, MN 55164-0435
1-800-247-1423 | www.sslco.com

SENTINEL SECURITY LIFE INSURANCE COMPANY IS A MEMBER OF THE A-CAP FAMILY