



Sentinel Security Life Insurance

Personal Choice Annuity™

An a la carte solution for a custom annuity

Agent Rate Sheet

Current Rates as of January 20, 2012



All States Except Florida and Minnesota

<u>5 Year</u>	<u>7 Year</u>	<u>10 Year</u>
3.60%	3.70%	4.00%

Florida Rates

Which Include Death Benefit

<u>5 Year</u>	<u>7 Year</u>	<u>10 Year</u>
3.50%	3.60%	3.90%

Minnesota Rates

Which have no Market Value Adjustments (MVA)

<u>5 Year</u>	<u>7 Year</u>	<u>10 Year</u>
3.30%	3.40%	3.50%

Current Rider Costs

5, 7, and 10 Year

Required Minimum Distribution:	0.16%
Preferred 10% Free Withdrawal:	0.08%
72(t) Free Withdrawal:	0.05%
Accumulated Interest Withdrawal:	0.08%
Terminal Illness / Nursing Home Care*:	0.15%
Death Benefit Feature ¹ :	0.35%

¹All Annuitants 86-90 are required to purchase Death Benefit Rider in all states except FL

*Nursing Home Rider/Terminal Illness Rider Not Available in FL and CA

Interest rates as of January 20, 2012 and are subject to change without notice. Quoted rates may vary due to state regulations and taxes. Not all annuities and optional riders are available in all states.



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