



A Single Premium Deferred Annuity Illustration

**Personal Choice Multi Year Guarantee Annuity
3-Year Guarantee Period**

*Designed for
Valued Client*

Presented by

**Sentinel Security Life Insurance Company
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P.O. Box 27248
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Designed for: Valued Client, Male, Age 64

Initial & Renewal Guarantee Periods

This illustration assumes that the initial guarantee period is 3 years. During the last 30 days before the end of a guarantee period, you can choose to continue your contract for another guarantee period that can be different from the preceding one. This illustration assumes that each renewal period is for the same period as the initial. The new guarantee period cannot extend beyond the maturity date.

Contract Value

The contract value equals the single premium plus interest credited less any withdrawals or surrender charges. The current cash values illustrated are accumulated at 6.00% in all years. During the 3-year guarantee period, the current rate is guaranteed. Thereafter, the guaranteed contract values illustrated are accumulated at 2.75%. During renewal guarantee periods, a new guaranteed interest rate will be in effect. The interest rate is guaranteed never to go below 2.75%.

Cash Surrender Values

A surrender charge is taken on partial withdrawals or full surrenders during any surrender charge period. The surrender charge is the partial withdrawal amount or the contract value (for full surrenders) multiplied by the market value adjustment, multiplied by the surrender charge percentages shown below. Surrender charge calculations may be affected by the addition of riders.

Surrender Schedule:

Year 1 9%	Year 4 6%	Year 7 5%	Year 10 5%
Year 2 8%	Year 5 5%	Year 8 5%	
Year 3 7% *	Year 6 5%	Year 9 5%	

Surrender charges during renewal periods: 5% * all years

* During the last 30 days before the end of any guarantee period, the contract can be surrendered with no market value adjustment or surrender charges.



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Market Value Adjustment

Selling an investment security before its due date can result in an unanticipated gain or loss in value. That gain or loss affects the value of the annuity. Accordingly, the market value adjustment (MVA) is a factor by which the contract value and/or partial withdrawal amounts are adjusted during any surrender charge period to reflect such gain or loss. The MVA is based on the constant maturity treasury (CMT) rate appropriate for the guarantee period. The values in this illustration do not reflect the MVA.

Riders

This illustration contains no riders.



Sentinel Security Life Insurance Company

Policy Illustration Explanation

Personal Choice Multi Year Guarantee Annuity - Form SSLANPOL11-AZ

Designed for: Valued Client, Male, Age 64

Single Premium: \$100,000

Year	Age	Guaranteed - 2.75%			Current - 6.00%			Surrender Charge Percentage
		Interest Rate	Contract Value	Cash Surrender Value ±	Interest Rate	Contract Value	Cash Surrender Value ±	
1	65	6.00%	106,000.00	96,460.00	6.00%	106,000.00	96,460.00	9%
2	66	6.00%	112,360.00	103,371.20	6.00%	112,360.00	103,371.20	8%
3 *	67	6.00%	119,101.60	119,101.60	6.00%	119,101.60	119,101.60	0%
4	68	2.75%	122,376.89	116,258.05	6.00%	126,247.70	119,935.31	5%
5	69	2.75%	125,742.25	119,455.14	6.00%	133,822.56	127,131.43	5%
6 *	70	2.75%	129,200.16	129,200.16	6.00%	141,851.91	141,851.91	0%
7	71	2.75%	132,753.16	126,115.50	6.00%	150,363.02	142,844.87	5%
8	72	2.75%	136,403.87	129,583.68	6.00%	159,384.80	151,415.56	5%
9 *	73	2.75%	140,154.98	140,154.98	6.00%	168,947.89	168,947.89	0%
10	74	2.75%	144,009.24	136,808.78	6.00%	179,084.76	170,130.52	5%
11	75	2.75%	147,969.49	140,571.02	6.00%	189,829.85	180,338.36	5%
12 *	76	2.75%	152,038.65	152,038.65	6.00%	201,219.64	201,219.64	0%
13	77	2.75%	156,219.71	148,408.72	6.00%	213,292.82	202,628.18	5%
14	78	2.75%	160,515.75	152,489.96	6.00%	226,090.39	214,785.87	5%
15 *	79	2.75%	164,929.93	164,929.93	6.00%	239,655.81	239,655.81	0%
16	80	2.75%	169,465.50	160,992.22	6.00%	254,035.16	241,333.40	5%
17	81	2.75%	174,125.80	165,419.51	6.00%	269,277.27	255,813.41	5%
18 *	82	2.75%	178,914.26	178,914.26	6.00%	285,433.91	285,433.91	0%
19	83	2.75%	183,834.40	174,642.68	6.00%	302,559.94	287,431.94	5%
20	84	2.75%	188,889.85	179,445.36	6.00%	320,713.54	304,677.86	5%

Contract values are as of the end of the policy year.

± The cash surrender values do not reflect a market value adjustment. In no event will your cash surrender value be less than the minimum described in the contract.

* During the last 30 days before the end of any guarantee period, the contract can be surrendered with no market value adjustment or surrender charges. However, surrender of the contract at any time prior to the final 30 days of the guarantee period will result in a market value adjustment and surrender charge.

During the initial 3-year guarantee period, the current rate of 6.00% is guaranteed. Thereafter, the guaranteed contract values illustrated are accumulated at minimum guaranteed interest rate of 2.75%.

The values in the current columns assume that the current scale for interest credited will remain unchanged for all years shown. This is not likely to occur, and results may be more or less favorable. A new guaranteed interest rate will be in effect during renewal guarantee periods.

This illustration does not reflect any applicable state premium taxes.