Key Highlights of the Personal Choice Annuity ™

a Single Premium Deferred Annuity issued by:

Sentinel Security Life Insurance Company ● 1405 West 2200 South ● Salt Lake City, Utah 84119 ● 800-247-1423

Policy Form # SSLANPOL11-TX

This information applies to Texas residents only!

	Personal Choice Annuity™		
Guaranteed Rate Period	**5** Year	**7** Year	**10** Year
Interest Rate	**3.00%**	**3.10%**	**3.20%**

Interest Rates in Effect on: **06/01/2021** Subject to Change Without Notice!

Rates shown above **DO NOT** reflect optional liquidity riders. If you choose to add any of the available riders, the interest rate will be reduced accordingly. The minimum guaranteed interest after the initial guaranteed period is **1.00%.**

OPTIONAL BENEFIT RIDERS AND RATE REDUCTIONS

Rate Reduction	Brief Descriptions of the Optional Benefit Riders
- 0.16%	**Required Minimum Distribution Rider –** This rider allows you to withdraw a Required Minimum Distribution ("RMD") without Surrender Charge or Market Value Adjustment applied to the amount of the distribution. The RMD may be taken Monthly, Quarterly, Semi-Annually, or Annually beginning in year one of the contract. **NOTE:** This is the only rider that may be added at issue or at the beginning of a subsequent Guarantee Period.
- 0.08%	**Preferred 10% Free Withdrawal Rider –** Beginning in the second contract year, this rider allows you to withdraw up to 10% of your contract value as of the last contract anniversary or your Required Minimum Distribution one time per contract year without Surrender Charge or Market Value Adjustment (MVA) applied. If more than one withdrawal is made during a contract year, or if the withdrawal exceeds 10% or RMD limitation, the full Surrender Charge and MVA will apply to the full amount withdrawn in that contract year.
- 0.15%	**Terminal Illness / Nursing Home Rider –** This rider allows you to access some or all of your funds under certain conditions if you are diagnosed with a terminal illness or confined to a nursing home. (Certain age limits and restrictions apply.)
- 0.05%	**72t Rider –** For contract owners younger than 59½ years of age, this rider allows for withdrawal of Substantially Equal Periodic Payments under IRS Code 72t without Surrender Charge or Market Value Adjustment Applied.
- 0.35%	**Death Benefit Equal to Contract Value Rider (Required on Issue Ages 86-90) –** This rider ensures that upon the death of the Annuitant or Owner, the death benefit paid will be equal to the Total Contract Value, and any Withdrawal, Surrender Charge, or Market Value Adjustment will be waived. This rider also allows you to select certain death benefit payout options.
- 0.08%	**Accumulated Interest Withdrawal Rider –** This rider allows you, during the Surrender Charge Period, to withdraw accumulated interest without Surrender Charge or Market Value Adjustment applied. Interest withdrawals will be available starting year one. The withdrawal amount must be $100 or greater. The interest may be received Monthly, Quarterly, Semi-Annually, or Annually.

FEES, EXPENSES AND OTHER CHARGES

What happens if I take out some or all of the money from my annuity?

Depending on the optional riders you add to your policy, withdrawals may be subject to Surrender Charges. These charges will be assessed, when applicable, utilizing the following table:

Policy Year	1	2	3	4	5	6	7	8	9	10
Issue Ages **0 - 59**	9%	8%	7%	6%	5%	5%	5%	5%	5%	5%
Issue Ages **60 +**	8%	7%	6%	5%	4%	3%	2%	1%	0%	0%

During renewal guarantee periods, surrender charges are 5% regardless of the guarantee period until the annuitant has reached the following attained ages then the following surrender charges apply, if issue age is under 60:

Attained Age	63	64	65	66	67	68 +
Surrender Charge	5%	4%	3%	2%	1%	0%

Withdrawals also may be subject to a **market value adjustment (MVA)**. MVA may increase or decrease the amount you receive based on the change of the market from when you initiated the contract to the date you make a withdrawal.

Do I pay any other fees or charges?
No. There are no other fees or charges on this annuity.

TAXES

How will payouts and withdrawals from my annuity be taxed?

This annuity is tax-deferred, which means you do not pay taxes on the interest it earns until the money is paid out to you. When you take payouts or make a withdrawal, you pay ordinary income taxes on the earned interest. The IRS may impose a 10% tax penalty on withdrawals from qualified plans and interest earnings in non-qualified plans before age 59½.

ISSUE AGES: Age 0 – 90

CONTRIBUTION LIMITS: $2,500 to $1 million Qualified or Non-Qualified; over $1 million will require home office approval.

THE ANNUITY CONTRACT

Your annuity earns tax-deferred interest at a guaranteed rate for a period of 5, 7 or 10 years. You choose the length of the guarantee period at time of application. Interest compounds daily and is credited to your annuity account on the last day of each month.

During the last 30 days before the end of any Guarantee Period, You may choose one of these options to take effect on your next Contract Anniversary:

1) Continue Your Contract for another Guarantee Period, that can be different than the preceding Guarantee Period;
2) Apply the Contract Value to a Settlement Option;
3) Take a Partial Withdrawal, with no MVA or Surrender Charges, and apply the remaining value to another Guarantee Period that can be different than the preceding Guarantee Period; or
4) Surrender the Contract without MVA or Surrender Charges.

Unless You select one of the Options shown above, Your Contract will continue automatically for another Guarantee Period, the same as the preceding Guarantee Period, with a new Guaranteed Interest Rate. The new Guaranteed Interest Rate will be declared by Sentinel Security Life and depends on current market rates. Interest compounds daily at the current interest rate offered by the company for each subsequent renewal period.

BENEFITS

How do I get income (payouts) from my annuity?

You begin to get income from your annuity on the maturity date of the contract. The maturity date is the later of the 10th Contract Anniversary or the anniversary next following the Annuitant's 70th birthday. The value of your annuity will be paid out over a specified period of time which you can choose. Once payouts begin, you cannot surrender (cancel) your annuity.

What happens after I die?

If you die before Sentinel starts to pay you income from your annuity, Sentinel will pay the cash surrender value of the annuity to your beneficiary. If you die after the payouts start, depending on the type of payout you chose, Sentinel will pay the remaining value in the annuity, if any, to your beneficiary.

FREE LOOK

Many states have laws that give you a set number of days to review an annuity after you buy it. If you decide during that time that you do not want to keep the annuity, you can return it and get all of your money back. Read page 1 of your annuity contract to learn about the free look period. In Texas, the Free Look period is 21 days.

NOTE: This form is not intended to be a complete explanation of the Personal Choice Annuity ™. Only your contract contains complete details. In the event of a conflict between this form and the contract, the contract shall take precedence. Please read your contract carefully for complete details. If you have any questions, please contact your agent or Sentinel Security Life Insurance Company for further explanation.

For more information on the Personal Choice Annuity ™, contact:

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YES, I want more information on the Personal Choice Annuity ™ – Send the info to:

Owner Name:	Owner Date of Birth:
Mail Address:	Phone:
City, State & Zip Code:	E-Mail:

☐ I'm interested in starting a new annuity by writing a check to Sentinel Security Life Insurance Company

☐ I'm interested in transferring my existing account ________________ issued by ____________________
Account Number Financial Institution Name