



REQUIRED MINIMUM DISTRIBUTION DISCLOSURE

I understand that if I reached age 70 ½ before January 1, 2020 or once I reach age 72, I am required by the Internal Revenue Service to take a Required Minimum Distribution ("RMD") on an annual basis from qualified funds. I have, at this time, elected not to take my RMD from my Sentinel Contract and will, instead, take my RMD from other qualified funds. However, I fully understand that if I subsequently choose to take an RMD from this Contract, Sentinel would be entitled to assess Surrender Charges and Market Value Adjustments (MVA), if applicable.

I understand that by adding the RMD rider to my Sentinel Contract, I could take my RMD from my Sentinel Contract without incurring any Surrender Charges and MVA's on those withdrawals. By not electing to take the RMD rider at this time, I understand I will not be able to add the RMD rider to the contract until the beginning of another guarantee period.

Signature of Owner

Date