

Sentinel Security Life Insurance Company

Salt Lake City, Utah
(A Stock Company)

Administrative Office
P.O. Box 65478, Salt Lake City, UT, 84165
800-247-1423
www.sentinelife.org

For Policyowner Service or Claim Information call 1-800-247-1423

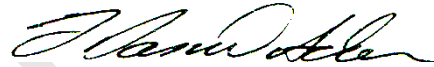
SENTINEL WILL PAY - the benefits of this Contract, subject to all of its provisions, terms and conditions. We issue this Contract based on the attached Application and payment of the Single Premium on or before the Contract Date.

TWENTY-ONE DAY RIGHT TO EXAMINE – You may return this contract to Your producer or Our home office for up to 21 days after You receive it. Within 10 days We will refund any premium paid. This contract will then be void.

Signed for Sentinel Security Life Insurance Company at Salt Lake City, UT, on the Contract Date.



Earl L. Tate
President



G. Daniel Acker
Vice President

Single Premium Deferred Annuity Contract
Multi-year Guarantee Periods
With Market Value Adjustment Provision
Which May Increase or Decrease Cash Surrender Values
Death Benefit Prior to Maturity
Monthly Income at Maturity
No Dividends

**The Availability of Guaranteed Interest Periods Is Determined
by the Company at its Sole Discretion**

This is a legal Contract between You and Us.

READ YOUR CONTRACT CAREFULLY

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SPECIMEN

CONTRACT SPECIFICATIONS

GUARANTEE PERIOD AND SURRENDER CHARGE SCHEDULES:

Initial Surrender Charge Schedule (applies during the Initial Guarantee Period)

Issue Ages Under 60:

Guarantee Period	Surrender Charges for Policy Year										
	1	2	3	4	5	6	7	8	9	10	11-20
3-year	9%	8%	7%								
4-year	9%	8%	7%	6%							
5-year	9%	8%	7%	6%	5%						
6-year	9%	8%	7%	6%	5%	5%					
7-year	9%	8%	7%	6%	5%	5%	5%				
8-year	9%	8%	7%	6%	5%	5%	5%	5%			
9-year	9%	8%	7%	6%	5%	5%	5%	5%	5%		
10-year	9%	8%	7%	6%	5%	5%	5%	5%	5%	5%	

During renewal guarantee periods, surrender charges are 5% regardless of the guarantee period.

The following surrender charge applies after the annuitant has reached:

Attained Age	Surrender Charge
63	5%
64	4%
65	3%
66	2%
67	1%
68-100	0%

Issue Ages 60 and Older (applies to all Guarantee Periods):

1	2	3	4	5	6	7	8	9+
8%	7%	6%	5%	4%	3%	2%	1%	0%

Riders:

Interest Rate Reduction Amount

DEFINITIONS

In this Contract, these terms mean:

WE, OUR, US, COMPANY:	SENTINEL SECURITY LIFE INSURANCE COMPANY
OWNER, YOU, YOUR:	The person named in the Application as the Owner. The Owner has all rights under this Contract.
ANNUITANT:	The person or persons shown on Page 3. The Annuitant may or may not be the Owner.
PAYEE:	The person to whom We pay Proceeds.
BENEFICIARY:	The person or persons shown on the Application or by later changes, to whom We pay death Proceeds. You may change a Beneficiary as this Contract allows. However, if the Annuitant is not the Owner and the Owner dies before the Maturity Date, the Annuitant becomes the Beneficiary, unless You specify otherwise in advance.
APPLICATION:	The form You filled out to apply for this Contract. We have attached a copy.
NOTICE, NOTIFY, NOTIFYING:	Written requests and information We receive at Our Home Office, at address shown on Page 1, that You sign, and We accept.
AGE:	The Annuitant's Age last birthday.
CONTRACT DATE, ISSUE DATE:	The date this Contract becomes effective. This Contract does not take effect until delivered and You have paid the Single Premium.
MATURITY DATE:	Maturity Date is the later of the 10 th Contract Anniversary or the anniversary next following the Annuitant's 70 th birthday and is the last day this Contract can remain in force. If this Contract is still in force on this date the Contract Owner must either cash out or choose a Settlement Option.
CONTRACT YEAR, ANNIVERSARY:	We compute Contract Year and Anniversaries from the Contract Date. Example: If the Contract Date is May 5, 2011, the first Contract Year ends on May 4, 2012, and the first Contract Anniversary falls on May 5, 2012.
GUARANTEED INTEREST RATE (INTEREST RATE):	Guaranteed Interest Rate is the Interest Rate We guarantee for the applicable Guarantee Period. The Initial Guaranteed Interest Rate is as You selected at Application, and is the Interest Rate We guarantee for the Initial Guarantee Period shown on Page 3.

GENERAL PROVISIONS

CONTRACT

This Contract, attached Application, and any attached amendments, riders or endorsements make up the entire Contract.

CONTRACT CHANGES

This contract is a legal contract between You and Us. The entire contract consists of the contract, the attached Application and any riders. Any change or waiver of the contract must be in writing and signed by our President, Vice President, or Secretary.

CONFORMITY WITH THE LAW

The provisions of this Contract conform to the minimum requirements of the issue state. The laws of the issue state control over any conflicting laws of any other state where the Owner may live on or after the Contract Date.

CHANGES IN THE LAW

We will amend this Contract to comply with any changes in laws governing it or taxation of benefits under it. Any change is subject to Contract Provisions.

OWNERSHIP

This Contract belongs to You. You have all rights, subject to the rights of:

- (1) Any assignee of record with Us;
- (2) Any irrevocable Beneficiary; and
- (3) Any restricted Ownership. You may change the Owner by Notifying Us.

The change will take effect on the date We receive Notice. Any change is subject to any action We take before receiving Notice. A change of Owner does not change the Beneficiary.

INTEREST RATES

Interest Rates include, Initial Guarantee Interest Rates, Minimum Guaranteed Interest Rate, and current interest rates. The rate and duration of the Initial Guarantee Interest Rate are set at issue and are guaranteed as shown on Page 3. Our Board of Directors declares Initial Guarantee Interest Rates and current interest rates in advance. The declared Interest Rates are always at least the Minimum Guaranteed Interest Rate shown on Page 3. All Interest Rates are calculated as effective annual rates, compounded daily.

RESERVE BASIS

The reserve method and basis for this Contract is on file with the Insurance Department in Your State.

STATEMENT OF VALUES

At least once each year We will send You a Statement of Values. It will show:

- (1) The Premium Paid;
- (2) Withdrawals;
- (3) Interest credited;
- (4) The Accumulated Value prior to the application of any Market Value Adjustment;
- (5) The Market Value Adjustment amount used to determine the Cash Surrender Value; and
- (6) Values as described on Page 6.

TAX QUALIFICATION

The contract benefit and payment provisions should be interpreted consistently with Section 72(s) of the Internal Revenue Code (IRC) minimum distribution provisions. In the event of any conflict between Section 72 of the IRC and the terms of this contract, that section will govern so as to maintain the treatment of this contract as an annuity contract under the IRC. This contract will be considered amended automatically to comply with any changes required to maintain compliance with the IRC or any other applicable law.

TERMINATION

This Contract terminates on the earliest of:

- (1) The date You do not maintain Minimum Value as described on Page 6;
- (2) The date You Surrender Your Contract;
- (3) The date the Annuitant or Owner dies; or
- (4) The Maturity Date.

CONTRACT VALUES PROVISIONS

CONTRACT VALUE

The Contract Value equals:

- (1) The Single Premium; less
- (2) Any Withdrawal Amounts; plus
- (3) Interest credited.

CASH SURRENDER VALUE

This is the amount of Proceeds payable if You Surrender this Contract during any Surrender Charge Period:

- (1) The Contract Value; multiplied by
- (2) The Market Value Adjustment (MVA); less
- (3) The Surrender Charges calculated as described below.

Regardless of Surrender Charges and Market Value Adjustment, the Cash Surrender Value will in no event be less than the present value, at time of Surrender, of the Contract Value then guaranteed on the Maturity Date. 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 Contract Value from the date of Surrender to the Maturity Date.

SURRENDER CHARGES

We take a Surrender Charge on Partial Withdrawals or full Surrenders during any Surrender Charge Period. We calculate Surrender Charges as follows:

- (1) At Partial Withdrawal, the Partial Withdrawal Amount, multiplied by the MVA, multiplied by the Surrender Charge Percentage shown on Page 3; or
- (2) At Surrender, Your Contract Value, multiplied by the MVA, multiplied by the Surrender Charge Percentage shown on Page 3. These surrender charge calculations may be affected by the addition of any riders.

MARKET VALUE ADJUSTMENT (MVA)

The Market Value Adjustment is the factor by which We adjust Your Contract Value and/or Partial Withdrawal amounts during any Surrender Charge Period, and is based on the Constant Maturity Treasury Rate (CMT) appropriate for the Guarantee Period as follows:

$$MVA = \left(\frac{A}{B} \right)^t$$

Where A is {1 + (the Constant Maturity Treasury Rate at the beginning of the current period)} less 0.25%
B is {1 + (the Constant Maturity Treasury Rate, on the day before the date of Surrender or Withdrawal)}
t is time remaining in the current guarantee period.

Guarantee Period

3 Years
4 or 5 Years
6 or 7 Years
8, 9 or 10 Years

Appropriate CMT Rate

3-Year Constant Maturity Treasury Rate
5-Year Constant Maturity Treasury Rate
7-Year Constant Maturity Treasury Rate
10-Year Constant Maturity Treasury Rate

If the Constant Maturity Treasury Rate is ever not available, We will substitute a substantially similar index. The MVA can be positive or negative and will never cause the Cash Surrender Value to be greater than the Contract Value or less than the Minimum Guaranteed Surrender Value.

MINIMUM GUARANTEED SURRENDER VALUE

- (1) 87.5% of Single Premium; less
- (2) Any Withdrawal amount;
- (3) Accumulated at Minimum Guaranteed Interest Rate shown on Page 3.

MINIMUM VALUES

To be maintained, Your Contract must contain at least the Minimum Contract Value Allowed as shown on Page 3. If through Withdrawals You reduce Your Contract Value to less than the Minimum Contract Value Allowed, We will send a Notice to You.

CONTRACT PROCEEDS AND PAY-OUT PROVISIONS

MINIMUM BENEFITS

Any paid-up annuity, Cash Surrender Value, Death Benefit or Proceed Pay-outs available under this Contract are not less than the minimum benefits required by laws of the issue state.

PREMIUM AND OTHER TAXES

Any premium taxes or other taxes, if applicable, paid by Us to any governmental entity relating to this Contract may be deducted from the Premium or Contract Value. We will, at Our sole discretion, determine when taxes relate to the Contract, including when they have resulted from receipt by Us of the Premium or commencement of Annuity Payments. We may, at Our sole discretion, pay taxes when due and deduct that amount from the Contract Value at a later date. Payments at an earlier date do not waive any right We may have to deduct amounts at a later date. We will deduct any withholding taxes required by applicable law.

PROCEEDS

Proceeds means the amount payable when:

- (1) You take a Withdrawal;
- (2) You Surrender this Contract;
- (3) The Annuitant or Owner dies; or
- (4) The Contract matures.

PAYMENT OF PROCEEDS

We pay Proceeds in one sum, unless You or Your Beneficiary elect to apply all or part of Death Proceeds to provide payments under a Settlement Option. We pay Maturity Proceeds as described in the Maturity Pay-Out Provisions section. We always pay Withdrawal and Surrender Proceeds in one sum. If Payment of Proceeds is not made within 30 days, We credit Interest to the Proceeds from the date of Withdrawal, Surrender, Maturity, or Death until Pay-out. We add this Interest to the Proceeds and pay the greater of:

- (1) Our current Interest Rate; or
- (2) Any minimum rate required by the laws of the delivery state.

ADJUSTMENT OF BENEFIT VALUES

If We find an error in the stated Age or sex of any Payee, after making payments under a Settlement Option, We adjust the benefits to those that the Values of this Contract would have purchased using the correct Age and sex. If We find an error and We have made income payments, We:

- (1) Pay the amount of any under-payments, plus Interest (not exceeding 6%), compounded annually; or
- (2) Charge the amount of any over-payments, plus Interest (not exceeding 6%), compounded annually against the next income payments.

END OF ANY GUARANTEE PERIOD

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 Guarantee Period cannot extend beyond the Maturity Date shown on Page 3 and defined on Page 4. **If Your Contract is continued for another Guarantee Period, the MVA, applicable Surrender Charges, and Surrender Charge Period shown on Page 3 apply to the new Guarantee Period.**

We will provide Notice to You at least 31 days prior to the effective date of any change in the availability of Guarantee Periods.

SURRENDER PAY-OUT PROVISIONS

DEFERRAL OF PAYMENT

We may defer payment of any Surrender Proceeds for up to six months from the date You Notify Us, only after We receive written approval of deferral from the Commissioner of Insurance, and pay Interest on the Proceeds as described in the Payment of Proceeds section.

SURRENDER

If You Surrender this Contract, We pay You the Surrender Proceeds as follows:

- (1) During any Surrender Charge Period, Surrender Proceeds equal the Cash Surrender Value;
- (2) At the end of any Guarantee Period, Surrender Proceeds equal the Contract Value.

Some Limitations may apply, see Limitations section below.

LIMITATIONS ON WITHDRAWALS OR SURRENDERS

- (1) No withdrawal may be in an amount less than \$100.
- (2) Withdrawals and Surrenders will include a Market Value Adjustment unless taken at the end of a Guarantee Period.
- (3) Any surrender or withdrawal requests shall be in writing, on a form provided by Us, and signed by You.
- (4) In the case of a surrender or withdrawal prior to the end of a Guarantee Period, a Surrender Charge shall apply.
- (5) If the Withdrawal or Surrender amount is applied to a Settlement Option with payments being made for at least 5 years, no Surrender Charge will be imposed on the Contract Value that is applied. However, the Market Value Adjustment factor will be applied to this amount, if applicable.

DEATH PAY-OUT PROVISIONS

Annuitant's Death – The Death Proceeds payable equal the Cash Surrender Value on the Annuitant's date of death. If Annuitant and Owner are the same We pay out the entire Death Proceeds in a lump sum unless:

- 1) It is payable to the Beneficiary over a 5 year period. Entire Death Proceeds must be paid within 5 years;
- 2) The designated Beneficiary is the Owner's spouse and he or she continues the Contract in his or her name as new Owner.

Owner's Death – The Death Proceeds payable equal the Cash Surrender Value on the Owner's date of death. If the Owner, who is not the Annuitant, dies before the Maturity Date, We pay Death Proceeds to the Owner's Beneficiary.

We pay out the entire Death Proceeds in a lump sum unless:

- 1) It is payable to the Beneficiary over a 5 year period. Entire Death Proceeds must be paid within 5 years;
- 2) The designated Beneficiary is the Owner's spouse and he or she continues the Contract in his or her name as new Owner.

INTEREST ON DEATH BENEFIT

We pay Interest on the Death Proceeds as described in Payment of Proceeds section.

BENEFICIARY

You named the Beneficiary in the Application. While the Annuitant is alive You may change the Beneficiary by Notifying Us. A change will take effect on the date We receive Notice. Any change is subject to payment or other action We take before receiving Notice.

Unless You Notify Us otherwise, these rules apply:

- (1) If You name more than one Beneficiary, and any one Beneficiary dies before the Annuitant, We pay the Death Proceeds to any surviving Beneficiary(ies).
- (2) If any Beneficiary dies within thirty days of the Annuitant and We receive Notice of the Death before We pay the Death Proceeds, We pay it as if the Beneficiary died before the Annuitant.
- (3) If You have not named a Beneficiary when the Annuitant dies, We pay the Death Proceeds to the Annuitant's estate.
- (4) If no named Beneficiary is alive when the Annuitant dies, We pay the Death Proceeds to the Annuitant's estate.
- (5) We pay equal amounts when more than one Beneficiary is to share the Death Proceeds, unless specified.
- (6) When You do not state Beneficiaries by name (such as "children"), We may find who they are from sworn statements and not wait for court records. The word "child" means only a child born to, or adopted by, the Annuitant, it does not mean grandchild or stepchild.

MATURITY PAY-OUT PROVISIONS

If Annuitant is alive on the Maturity Date, We pay the Maturity Proceeds to the Annuitant according to the Settlement Option Pay-Out Provisions section. The Maturity Proceeds equal the Contract Value on the Maturity Date. We pay Interest on the Maturity Proceeds as described in the Payment of Proceeds section. We may change the mode of payment so the payment is at least \$50.00.

SETTLEMENT OPTION PAY-OUT PROVISIONS

This is the guaranteed Pay-out option You may choose at Death or Maturity. You may also choose any other Settlement Option We currently offer by Notifying Us. All Pay-out options are for a minimum of 5 years. We pay Interest on the Proceeds as described in Payment of Proceeds section.

INCOME FOR SPECIFIED PERIOD

We pay an income for a specific number of years in equal installments. We guarantee these payments to be at least those shown in Table 1.

EXCESS INTEREST

Excess Interest is the difference between Our current Interest Rate, and the minimum rate required. We determine Excess Interest, if any, on Settlement Option amounts.

SUPPLEMENTARY CONTRACT

When We receive Notice requesting a Settlement Option, We issue a Supplementary Contract in exchange for this Contract, stating the terms under which We make payments. The Supplementary Contract states to whom We pay any remaining Proceeds if the Payee dies. Once a Supplementary Contract is in effect the method of pay-out cannot be changed.

If the Owner dies before payments under the Supplementary Contract are complete, We pay any remaining Payments at least as rapidly as under the method of payment in effect on the Owner's date of death.

TABLE 1
INCOME FOR SPECIFIED PERIOD FACTORS

NO. OF YEARS PAYABLE	MONTHLY INSTALLMENTS*	NO. OF YEARS PAYABLE	MONTHLY INSTALLEMENTS*
1	83.71	11	7.99
2	42.07	12	7.36
3	28.18	13	6.83
4	21.24	14	6.37
5	17.08	15	5.98
6	14.30	16	5.63
7	12.32	17	5.33
8	10.83	18	5.05
9	9.68	19	4.81
10	8.75	20	4.59

*Monthly installments shown are for each \$1,000 of net Proceeds applied at Interest, which is subject to change as described on Page 9, Excess Interest.

SPECIMEN

TABLE OF GUARANTEED VALUES

We base the Values shown below on Your Single Premium paid at issue and assume You have not taken any Withdrawals. The Contract Values are calculated at the Initial Guaranteed Interest Rate on Your Single Premium to the end of the Initial Guarantee Period. See Page 3 for this rate and period. We reduce Your actual values by any Withdrawal Amount. If You Surrender Your Contract during any Surrender Charge Period We apply an MVA and Surrender Charge as described in the MVA, Cash Surrender Value, and Surrender Charge sections.

END OF CONTRACT YEAR	SINGLE PREMIUM	GUARANTEED CONTRACT VALUE	MINIMUM GUARANTEED SURRENDER VALUE
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These Values are for Single Premium paid of

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72t FREE WITHDRAWAL RIDER

This rider has been attached to and made a permanent part of Your Contract as of the Contract Date and cannot be removed. There is no explicit charge for the rider but there is a reduction to the Guaranteed Interest Rate. The total reduction in the credited interest rate accompanying the attachment of all riders will never reduce the credited interest rate below the Minimum Guaranteed Interest Rate shown on Page 3 of Your Contract. The effective Initial Guarantee Interest Rate is shown on Page 3 of Your Contract. Subject to the provisions of this Rider and Your Contract, We will provide the benefits described below.

During the Surrender Charge period, any Withdrawal or Surrender Charges and the Market Value Adjustment will be waived for the amount that will equal an amount which would comply with Substantially Equal Periodic Payment requirement to avoid tax penalty for contract Owners younger than Age 59 1/2, as required in IRS Code 72t. This Rider is subject to all the exclusions, definitions and provisions of the Contract which are not inconsistent herewith. It will terminate when Your Contract terminates.

Sentinel Security Life Insurance Company



Earl L. Tate
President



G. Daniel Acker
Vice President

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ACCUMULATED INTEREST WITHDRAWAL RIDER

This rider has been attached to and made a permanent part of Your Contract as of the Contract Date. Subject to the provisions of this Rider and Your Contract, We will provide the benefits described below.

During the Surrender Charge Period, the accumulated interest may be withdrawn without any Withdrawal or Surrender Charges or Market Value Adjustment being applied. Interest withdrawals will be available starting year one. The withdrawal amount must be \$100 or greater. If the withdrawal amount is less than \$100, the Company reserves the right to reduce the frequency of payments to an interval which will result in each payment being at least \$100, or require an electronic transfer of funds ("EFT").

This Rider is subject to all the exclusions, definitions and provisions of the Contract which are not inconsistent herewith. It will terminate when Your Contract terminates.

Sentinel Security Life Insurance Company



[
Earl L. Tate
President



G. Daniel Acker
Vice President]

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DEATH BENEFIT EQUALS CONTRACT VALUE RIDER

This rider has been attached to and made a permanent part of Your Contract as of the Contract Date and cannot be removed. There is no explicit charge for the rider but there is a reduction to the Guaranteed Interest Rate as shown on Page 3 of Your Contract. The total reduction in the credited interest rate accompanying the attachment of all riders will never reduce the credited interest rate below the Minimum Guaranteed Interest Rate shown on Page 3 of Your Contract. The effective Initial Guarantee Interest Rate is shown on Page 3 of Your Contract. Subject to the provisions of this Rider and Your Contract, We will provide the benefits described below.

Upon the death of the Annuitant, the Death Benefit will be equal to the Total Contract Value. Any Withdrawal, Surrender, or Market Value Adjustment Charges will be waived.

ADDITIONAL ANNUITY OPTIONS

These additional annuity options may also be selected during the lifetime of the Annuitant and Owner.

OPTION ONE – LIFE ANNUITY

Payments will be made during the lifetime of the Payee. All payments of any kind will cease with the last payment due prior to the death of the Payee. The amount of each payment will be determined by Us at the time the option is elected. Each payment will not be less than the amount shown in the table for this option for the Payee's Age and sex at the due date of the first payment.

OPTION TWO – LIFE ANNUITY WITH GUARANTEED PERIOD

Payments will be made for the Period Certain of ten years and thereafter for the lifetime of the Payee. The amount of each payment will be determined by Us at the time the option is elected. Each payment will not be less than the amount shown in the table for this option for the Payee's Age and sex at the due date of the first payment.

Minimum monthly payments shown in the table for Options One and Two are based on interest at 1.0% per year. Interest under any other option, will be paid at a rate not less than 1.0% per year. The mortality table used for all annuity payment options is the Annuity 2000 Mortality Table.

Table of Monthly Annuity Payments

The amounts of monthly annuity payments in the table below are shown for each \$1,000 of Proceeds available. Age, as used in the table, means the number of years and months from the date of birth of the Annuitant or Beneficiary at the time when the payment option is elected. Interpolated values will apply to amounts for Ages involving months and years between the Ages in years shown in the table.

**Options One and Two
Monthly Income Rates per \$1,000 of Proceeds**

Age	Male		Female		Age	Male		Female	
	Life	10 Year Certain and Life	Life	10 Year Certain and Life		Life	10 Year Certain and Life	Life	10 Year Certain and Life
45	2.70	2.69	2.51	2.50	71	5.90	5.45	5.24	5.00
46	2.76	2.75	2.55	2.55	72	6.15	5.62	5.47	5.18
47	2.82	2.81	2.61	2.60	73	6.42	5.80	5.71	5.37
48	2.89	2.87	2.66	2.65	74	6.71	5.98	5.98	5.56
49	2.95	2.93	2.72	2.71	75	7.02	6.17	6.26	5.76
50	3.02	3.00	2.78	2.77	76	7.35	6.35	6.57	5.96
51	3.09	3.07	2.84	2.83	77	7.71	6.53	6.91	6.17
52	3.17	3.14	2.90	2.89	78	8.09	6.72	7.27	6.38
53	3.25	3.22	2.97	2.96	79	8.50	6.90	7.66	6.59
54	3.33	3.30	3.04	3.03	80	8.93	7.07	8.09	6.79
55	3.42	3.38	3.12	3.10	81	9.40	7.24	8.55	6.99
56	3.51	3.47	3.20	3.18	82	9.90	7.40	9.05	7.19
57	3.61	3.56	3.29	3.26	83	10.43	7.56	9.59	7.37
58	3.72	3.66	3.38	3.35	84	10.99	7.70	10.17	7.55
59	3.83	3.76	3.47	3.44	85	11.60	7.84	10.80	7.71
60	3.95	3.87	3.57	3.53	86	12.24	7.96	11.48	7.85
61	4.07	3.99	3.68	3.63	87	12.92	8.07	12.20	7.98
62	4.21	4.11	3.79	3.74	88	13.65	8.18	12.97	8.10
63	4.35	4.23	3.91	3.85	89	14.42	8.27	13.78	8.21
64	4.50	4.36	4.04	3.97	90	15.23	8.36	14.64	8.30
65	4.67	4.50	4.18	4.10	91	16.10	8.43	15.52	8.38
66	4.84	4.65	4.32	4.23	92	17.01	8.50	16.45	8.46
67	5.02	4.80	4.48	4.37	93	17.99	8.55	17.42	8.52
68	5.22	4.95	4.65	4.51	94	19.03	8.60	18.43	8.57
69	5.43	5.11	4.83	4.67	95	20.15	8.64	19.48	8.62
70	5.66	5.28	5.03	4.83					

This Rider is subject to all the exclusions, definitions and provisions of the Contract which are not inconsistent herewith. It will terminate when Your Contract terminates.

Sentinel Security Life Insurance Company



Earl L. Tate
President



G. Daniel Acker
Vice President

Sentinel Security Life Insurance Company

Salt Lake City, Utah
(A Stock Company)

Administrative Office
P.O. Box 65478, Salt Lake City, UT, 84165
800-247-1423
www.sentinelife.org

PREFERRED 10% FREE WITHDRAWAL RIDER

This rider has been attached to and made a permanent part of Your Contract as of the Contract Date. There is no explicit charge for the rider but there is a reduction to the Guaranteed Interest Rate as shown on Page 3 of Your Contract. The total reduction in the credited interest rate accompanying the attachment of all riders will never reduce the credited interest rate below the Minimum Guaranteed Interest Rate shown on Page 3 of Your Contract. The effective Initial Guarantee Interest Rate is shown on Page 3 of Your Contract. Subject to the provisions of this Rider and Your Contract, We will provide the benefits described below.

Beginning in the second Contract Year, During the Surrender Charge Period, We will waive any Surrender Charge and Market Value Adjustment on the first withdrawal in a Contract Year up to an amount that does not exceed the greater of:

- i. 10% of the Contract Value as of the last Contract Anniversary date; or
- ii. The Required Minimum Distribution, as calculated under the Internal Revenue Code, as if this Contract were the only asset in Your Traditional IRA Program.

If the withdrawal exceeds the above limitation, the full Surrender Charge and Market Value Adjustment will apply to the entire amount. If the withdrawal is in the form of a full surrender, the Surrender Charge and Market Value Adjustment will apply to the full amount.

Notwithstanding the above, if more than one withdrawal is taken in a Contract Year and the sum of all withdrawals taken during the same Contract Year exceeds the above limitation, the Surrender Charge and Market Value Adjustment will apply to each withdrawal, including the first one.

This Rider is subject to all the exclusions, definitions and provisions of the Contract which are not inconsistent herewith. It will terminate when Your Contract terminates.

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REQUIRED MINIMUM DISTRIBUTION FREE WITHDRAWAL RIDER

This rider has been attached to and made a permanent part of Your Contract as of the Contract Date; unless a later signing and effective date is shown here: _____. Once added, this rider cannot be removed. There is no explicit charge for the rider but there is a reduction to the Guaranteed Interest Rate as shown on Page 3 of Your Contract. The total reduction in the credited interest rate accompanying the attachment of all riders will never reduce the credited interest rate below the Minimum Guaranteed Interest Rate shown on Page 3 of Your Contract. The effective Initial Guarantee Interest Rate is shown on Page 3 of Your Contract. Subject to the provisions of this Rider and Your Contract, We will provide the benefits described below.

During the Surrender Charge Period, if a request for the Required Minimum Distribution (RMD), as calculated under the Internal Revenue Code (IRC), has been made; then any Withdrawal or Surrender Charges and the Market Value Adjustment will be waived for the amount equal to the RMD for this contract, if the contract was issued in connection with certain IRAs, or other tax qualified plans.

This Rider is subject to all the exclusions, definitions and provisions of the Contract which are not inconsistent herewith. It will terminate when Your Contract terminates.

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WAIVER OF SURRENDER CHARGES FOR TERMINAL ILLNESS/NURSING HOME CARE RIDER

This rider has been attached to and made a permanent part of Your Contract as of the Contract Date. There is no explicit charge for the rider but there is a reduction to the Guaranteed Interest Rate as shown on Page 3 of Your Contract. The total reduction in the credited interest rate accompanying the attachment of all riders will never reduce the credited interest rate below the Minimum Guaranteed Interest Rate shown on Page 3 of Your Contract. The effective Initial Guarantee Interest Rate is shown on Page 3 of Your Contract. Subject to the provisions of this Rider and Your Contract, We will provide the benefits described below.

Terminal Illness

If You become terminally ill which shall mean one or both of the following qualifying events:

- 1) Any medical conditions which a physician certifies has reduced Your expected life span to twelve (12) months or less. You may request by Written Notice to make a full surrender or partial withdrawals (\$1,000 minimum) and We will waive the Surrender and Withdrawal Charges and any Market Value Adjustment in accordance with the conditions set out in this rider.
- 2) The Owner is diagnosed with a Heart Attack, Stroke, or Life Threatening Cancer after the contract was purchased and has been in force for at least one year and the Owner is not older than Age 70. You may request by Written Notice to make a full surrender or partial withdrawals (\$1,000 minimum) and We will waive the Surrender and Withdrawal Charges and any Market Value Adjustment in accordance with the conditions set out in this rider.
- 3) You must provide proof of such terminal illness which shall include, but not be limited to, certification by a licensed physician who (i) has examined You and is qualified to provide such certification and (ii) is neither the Owner, the Annuitant or a family member of the Owner or the Annuitant. We reserve the right to require a second opinion and to have You examined by a licensed physician of our choosing and at our expense. If the opinions of the Owner's physician and Our physician conflict, the opinion of a physician mutually agreeable to the Owner and Us will prevail.

Nursing Home

- 1) If the contract was purchased prior to the Owner's 76th birthday and the contract has been in force for at least one year (during which time the Owner has not been confined to a nursing home), then Owner must be confined in a nursing home for a period of 90 continuous days, after which, You may request by Written Notice to make a full surrender or partial withdrawals (\$1,000 minimum) and We will waive the Surrender and Withdrawal Charges and any Market Value Adjustment in accordance with the conditions set out in this rider.

This Rider is subject to all the exclusions, definitions and provisions of the Contract which are not inconsistent herewith. It will terminate when Your Contract terminates.

Sentinel Security Life Insurance Company



Earl L. Tate
President



G. Daniel Acker
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