

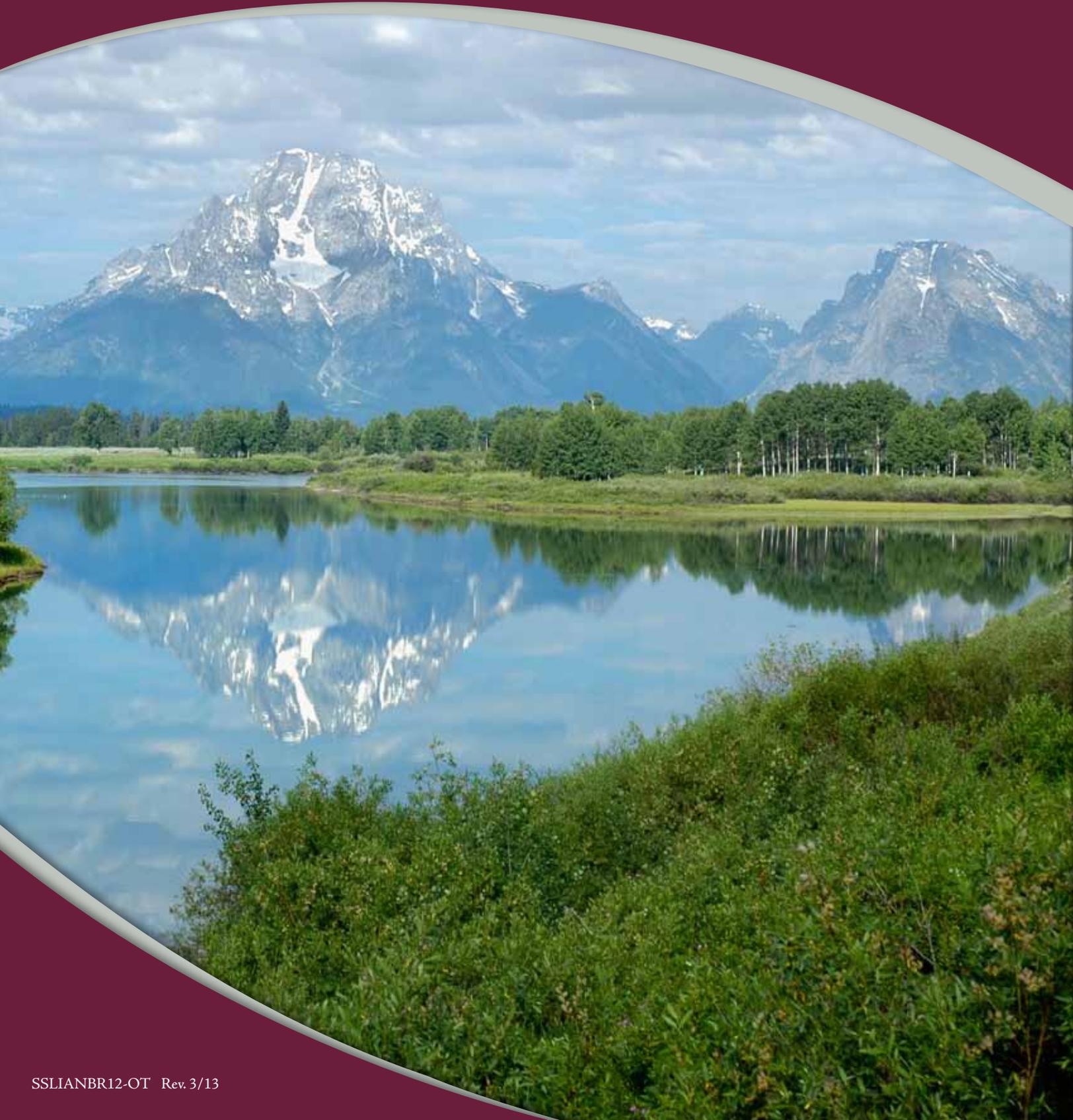


**Sentinel  
Security  
Life**

# Sentinel Plan<sup>®</sup> Summit Bonus Index<sup>SM</sup>

*YOUR CHOICE • YOUR GROWTH • YOUR FUTURE*

Client Brochure



# WHAT A FIXED INDEXED ANNUITY CAN PROVIDE

In today's challenging financial environment, many people are seeking safer investment opportunities. Fixed indexed annuities provide the flexibility to participate in the growth of the stock market and protect your principle when the stock market declines. With the **Sentinel Plan<sup>®</sup> Summit Bonus Index<sup>SM</sup>** you have the ability to enhance your financial future by selecting from a variety of indexing strategies.

## CHOICE

You decide how your money grows and how you receive income from your investment.

## GROWTH

Your money grows with the market without losing value during a downturn.

## FUTURE

You will provide for yourself and your beneficiaries.

## IS A FIXED INDEXED ANNUITY RIGHT FOR YOU?

There are many factors to consider when looking into a fixed indexed annuity. Your age, annual income, liquid net worth and financial needs are all important in determining whether or not a fixed indexed annuity can help you reach your financial goals.

### Tax Deferral

Your annuity earns interest tax-deferred, which means you do not pay taxes on the interest earned under your contract until you make a withdrawal. This is a great advantage!

### TAX ADVANTAGE

*With tax deferral, your **PRINCIPAL** will earn interest, and all of your **INTEREST** will earn interest too!*



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## FOR YOU...

### FACTORS TO CONSIDER

Financial Situation

Retirement Needs

Investment Objectives

Time Horizon

*If you have enough liquid assets to cover living expenses and emergencies, the fixed indexed annuity is designed specifically for you.*

## WHO'S WHO IN AN ANNUITY?



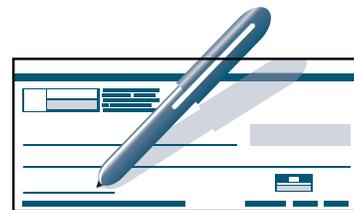
### OWNER

The owner makes the initial investment, selects the indexing strategies and names the annuitant and beneficiary. The owner can be an individual, trust, or an organization. The owner also has the right to request withdrawals and income payments.



### ANNUITANT

The annuitant is a person named by the owner who will receive payments under the Maturity Benefit in the policy. In many cases the owner and the annuitant are the same person.



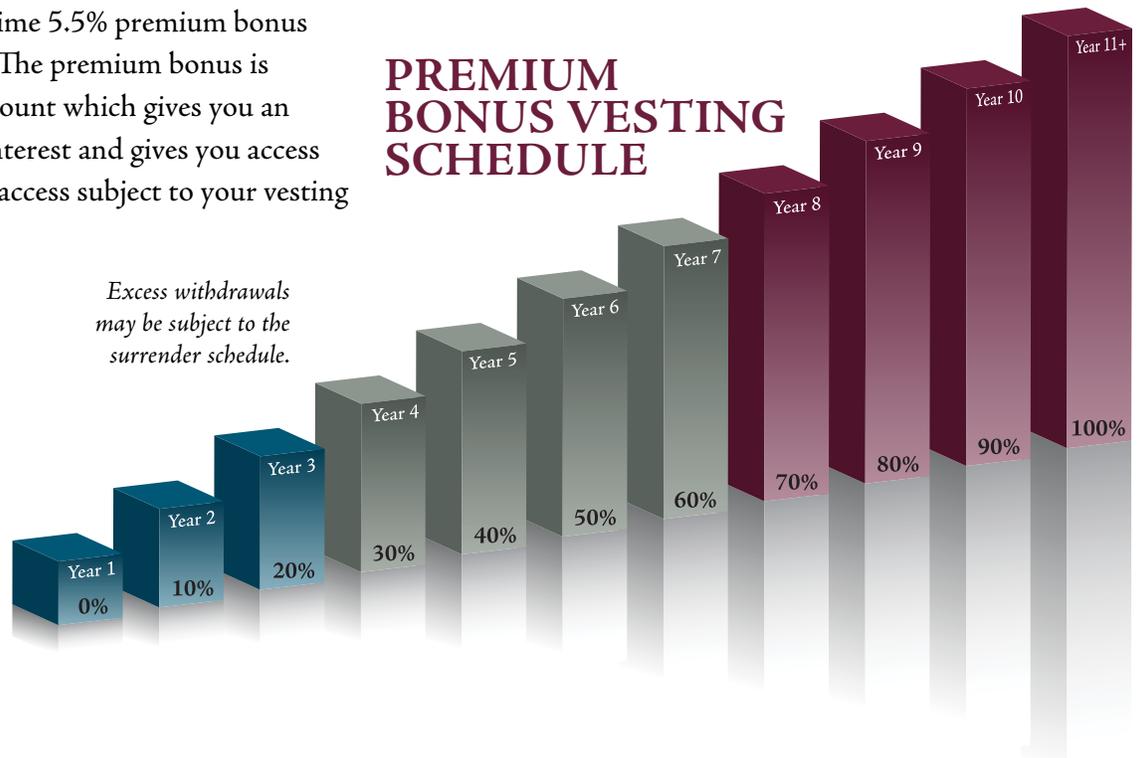
### BENEFICIARY

The beneficiary receives the death benefit at the time of the owner's death.

# FEATURES OF THE SENTINEL PLAN® SUMMIT BONUS INDEX<sup>SM</sup>

## Premium Bonus

When you purchase your **Sentinel Plan® Summit Bonus Index<sup>SM</sup>**, you will receive a one-time 5.5% premium bonus of the single premium payment. The premium bonus is immediately credited to your account which gives you an opportunity to earn additional interest and gives you access to additional funds that you can access subject to your vesting schedule.



## Accessibility

The **Sentinel Plan® Summit Bonus Index<sup>SM</sup>** offers several options to access your money without being subject to surrender charges or market value adjustments. For example:

- During the first policy year, you can withdraw the interest earned on funds allocated to the fixed account;
- After the first policy year, you can withdraw up to 5% of your contract value or a required minimum distribution, whichever is greater;
- After the fifth policy year you can apply the vested value of the policy to purchase a settlement options to provide income. *Please refer to page 11 of this brochure for more information on the Settlement Options.*

You can take up to two withdrawals in a policy year as long as your accumulation value does not go below \$2500. Withdrawals must be at least \$250.

Withdrawals other than as listed to the left are subject to applicable surrender charges, premium bonus vesting schedule, and Market Value Adjustments. Withdrawals may also be subject to taxes and penalties.

## DO YOU NEED REGULAR INCOME?

*If you need steady income, we have a great option for you! Sentinel Security Life offers a rider that guarantees income even if the Accumulation Value in your annuity goes to zero after income payments begin. Please refer to page 10 of this brochure for more information about the Income Rider.*



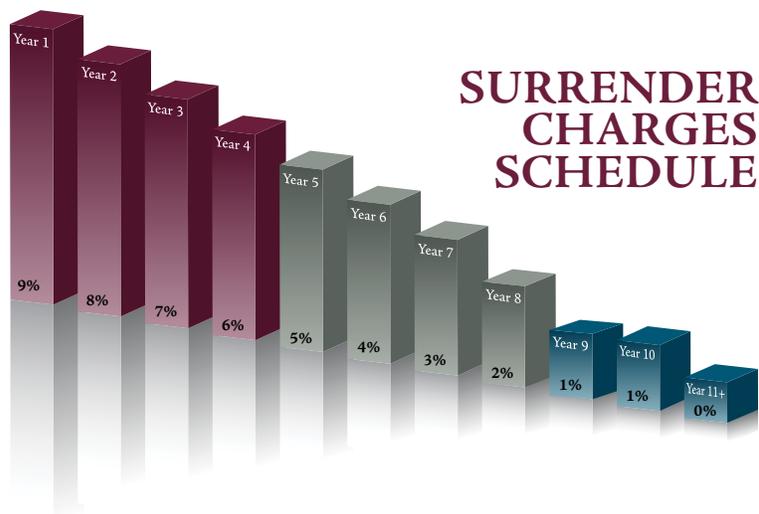
# Sentinel Plan<sup>®</sup> Summit Bonus Index<sup>SM</sup>



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## Surrender Charges

Important reminder: If you surrender your policy or request withdrawals above a certain amount, there may be surrender charges. Please discuss the surrender charge schedule with your agent.



## Indexing Options

The **Sentinel Plan<sup>®</sup> Summit Bonus Index<sup>SM</sup>** offers four indexing strategies:

- Annual Point to Point
- Monthly Sum
- Monthly Averaging
- Daily Averaging

The indexing strategies are designed to generate interest credits based on the performance of the S&P 500<sup>®</sup>. The good news is that while you are not investing in the market measured by the S&P 500<sup>®</sup>, you are able to obtain the benefits of market growth without exposure to market loss.

## Caps

A cap is the maximum interest rate that is used when calculating the Index Account.

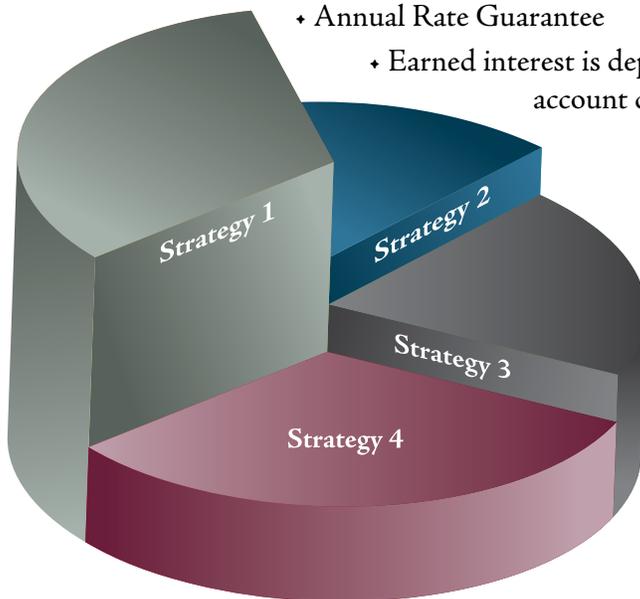
## You Have A Choice

With the **Summit Bonus Index<sup>SM</sup>** you determine how your investment grows by selecting the crediting strategy that best fits your needs. You can allocate your funds between four Index Strategies, a fixed account, or any combination thereof. You also have the option to adjust your allocations annually, providing you with more control to reach your investment goals.

## Fixed Account

The Fixed Account has a guaranteed minimum interest rate of 1%. Interest is compounded daily, providing steady growth and the comfort of predictability.

- Stability
- Annual Rate Guarantee
- Earned interest is deposited into your account daily.





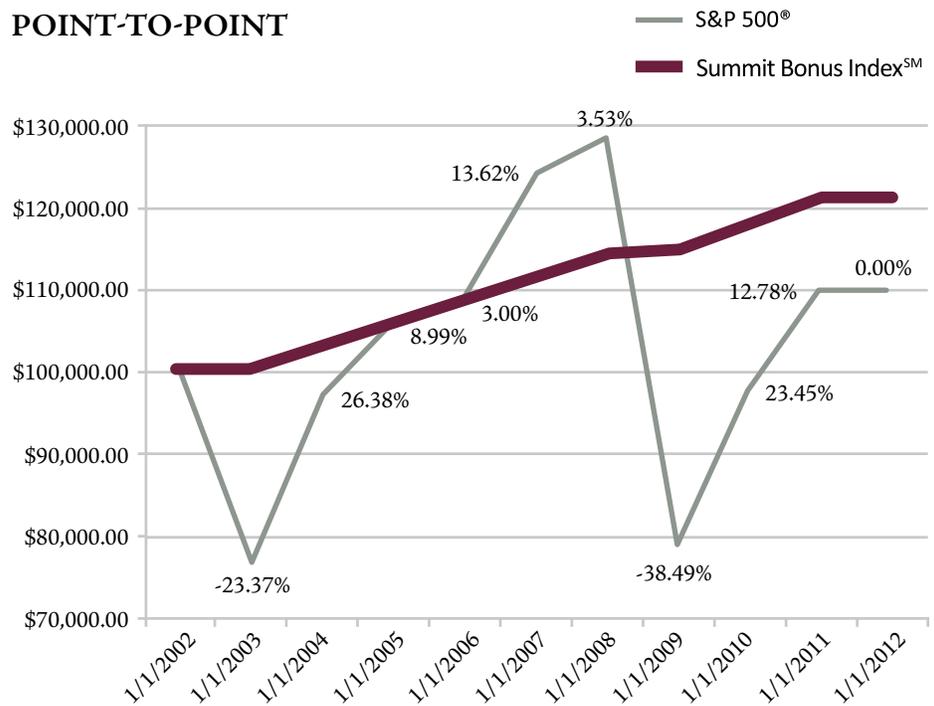
## ANNUAL POINT-TO-POINT

Each policy anniversary, the S&P 500® index value (ending value) is compared to the S&P 500® index value on the last policy anniversary (beginning value). When the ending value is higher than the beginning value, the percentage increase is credited to the policy up to the annual cap. When the ending value is lower than the beginning value, no interest will be credited; however, no interest will be lost, leaving the policy value protected.

### KEY FEATURES

- ♦ Interest rate based upon the change in the S&P 500® over the policy year
- ♦ A drop in the market at any time in between the beginning and ending periods does not affect earnings
- ♦ Closest you can get to the market without exposure to market losses

### POINT-TO-POINT



This example compares the performance of a \$100,000 Summit Bonus Index<sup>SM</sup> Annuity using the Point-to-Point crediting strategy with a hypothetical cap to the value of \$100,000 invested in S&P 500® companies over a ten-year period. This example is for illustrative purposes only and is not an indication or guarantee of the future value of the Summit Bonus Index<sup>SM</sup> Annuity or the performance of the stock market.



# Sentinel Plan<sup>®</sup> Summit Bonus Index<sup>SM</sup>

YOUR CHOICE

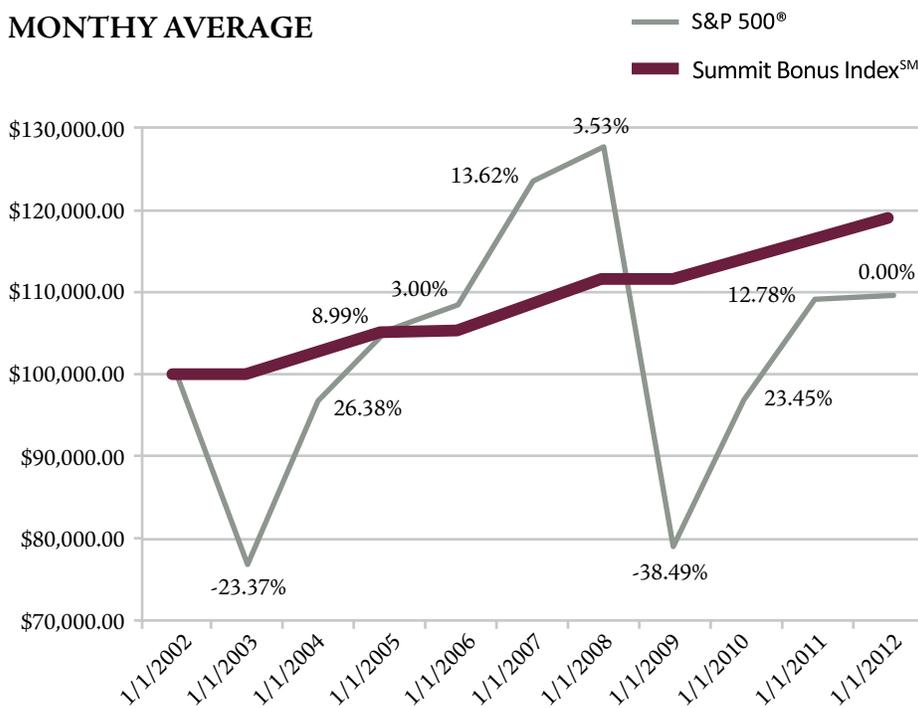
YOUR GROWTH

YOUR FUTURE

## MONTHLY AVERAGING

Each policy anniversary, the monthly S&P 500<sup>®</sup> index value for the 12 month period since your last anniversary date is averaged (ending value) and compared to the S&P 500<sup>®</sup> index value on the last policy anniversary (beginning value). When the ending value is higher than the beginning value, the percentage increase is credited to the policy up to the annual cap. When the ending value is lower than the beginning value, no interest will be credited; however, no interest will be lost, leaving the contract value protected.

### MONTHLY AVERAGE



This example compares the performance of a \$100,000 Summit Bonus Index<sup>SM</sup> Annuity using the Monthly Averaging crediting strategy with a hypothetical cap to the value of \$100,000 invested in S&P 500<sup>®</sup> companies over a ten-year period. This example is for illustrative purposes only and is not an indication or guarantee of the future value of the Summit Bonus Index<sup>SM</sup> Annuity or the performance of the stock market.

## KEY FEATURES

- ♦ Interest Rate based upon average of the 12 monthly closing values in S&P 500<sup>®</sup> over the policy year
- ♦ Higher Cap than Annual Point-to-Point
- ♦ The Monthly Averaging feature has the potential to yield higher earnings when there is a period of significant market increases.



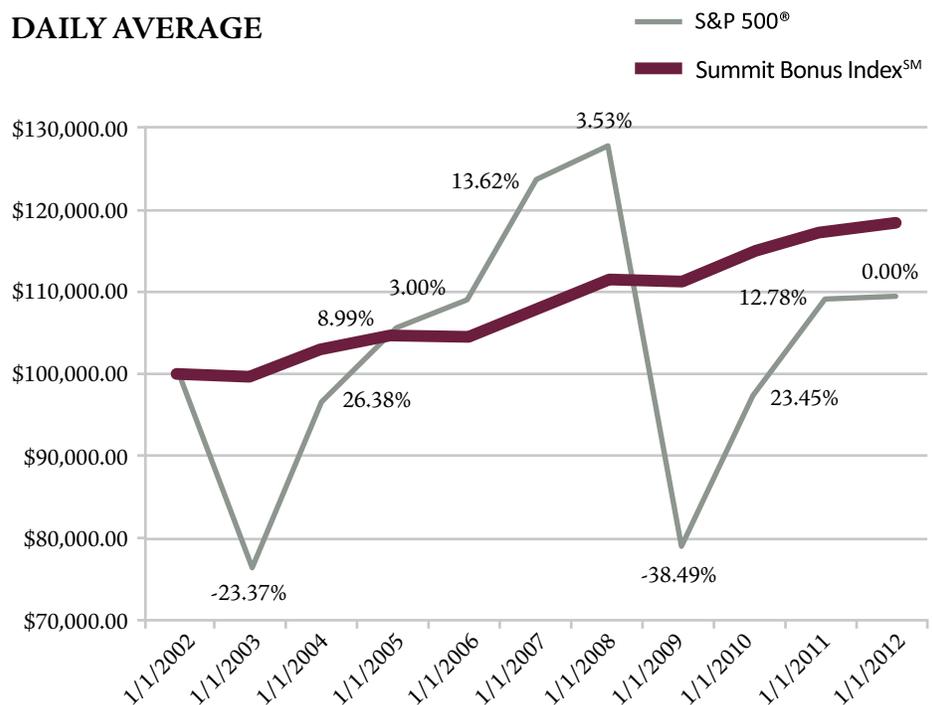
## DAILY AVERAGING

Each policy anniversary, the daily S&P 500® index values following the last policy anniversary is averaged (ending value) and compared to the S&P 500® index value on the last policy anniversary (beginning value). When the ending value is higher than the beginning value, the percentage increase is credited to the policy up to the annual cap. When the ending average value is lower, no interest will be credited; however, no interest will be lost, leaving the contract value protected.

### KEY FEATURES

- ◆ Interest rate based on the average of the daily closing values of the S&P 500® over the policy year
- ◆ Cap is the highest with this feature
- ◆ The daily averaging method offsets the impact of large short term market losses.

#### DAILY AVERAGE



This example compares the performance of a \$100,000 Summit Bonus Index<sup>SM</sup> Annuity using the Daily Averaging crediting strategy with a hypothetical cap to the value of \$100,000 invested in S&P 500® companies over a ten-year period. This example is for illustrative purposes only and is not an indication or guarantee of the future value of the Summit Bonus Index<sup>SM</sup> Annuity or the performance of the stock market.



# Sentinel Plan<sup>®</sup> Summit Bonus Index<sup>SM</sup>

YOUR CHOICE

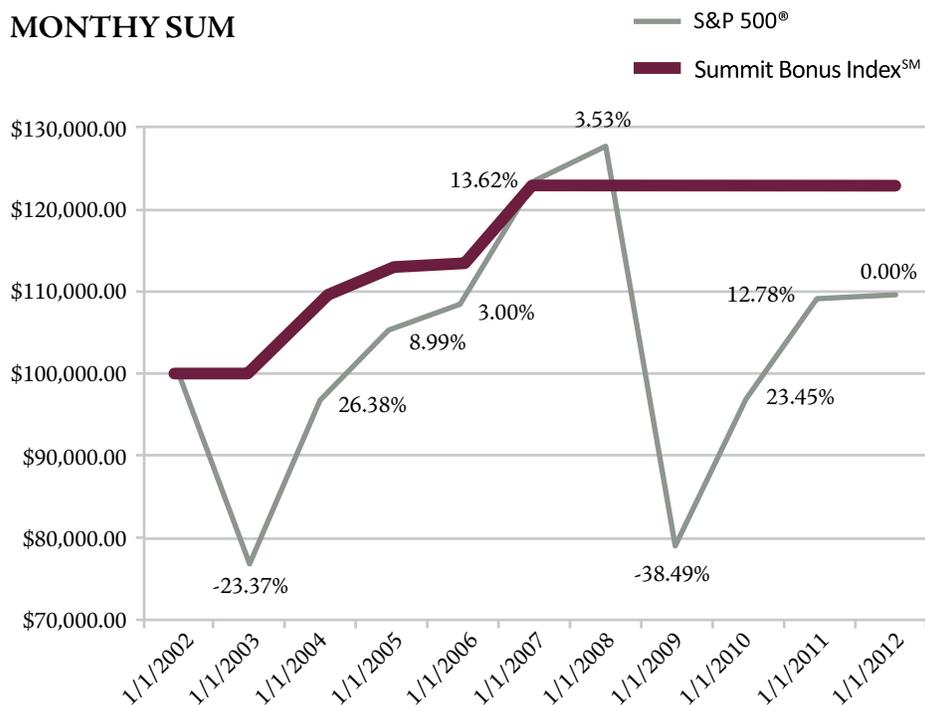
YOUR GROWTH

YOUR FUTURE

## MONTHLY SUM

Each policy anniversary, the S&P 500<sup>®</sup> index value for each month following the last policy anniversary (ending value) for 12 months is compared to the previous month's S&P 500<sup>®</sup> index value (beginning value) to determine the percentage change. Monthly percentage increases (up to the monthly cap) are added to monthly percentage decreases (with no cap) for each of the 12 months. When the 12 month total is positive, the full amount is credited to the contract. When the 12 month total is negative, no interest will be credited; however, no interest will be lost, leaving the contract value protected.

### MONTHLY SUM



This example compares the performance of a \$100,000 Summit Bonus Index<sup>SM</sup> Annuity using the Monthly Sum crediting strategy with a hypothetical cap to the value of \$100,000 invested in S&P 500<sup>®</sup> companies over a ten-year period. This example is for illustrative purposes only and is not an indication or guarantee of the future value of the Summit Bonus Index<sup>SM</sup> Annuity or the performance of the stock market.

### KEY FEATURES

- ♦ Interest Rate based upon monthly changes in the S&P 500<sup>®</sup>
- ♦ There is a monthly cap for this account
- ♦ Opportunity to earn the highest interest with this option

# SUMMIT BONUS INDEX<sup>SM</sup> INCOME RIDER

## PREMIUM BONUS

*If you select the Income Rider, we will add 1% of your premium to the total amount of your annuity.*

*This 1% is in addition to the Premium Bonus you receive on the Base Policy.*

*That's a total of TWO Premium Bonuses when you select the Income Rider at policy issue.*

We offer an Income Rider that you may select when you purchase the **Summit Bonus Index<sup>SM</sup>**. The Income Rider guarantees that you may withdraw a specified amount from the **Summit Bonus Index<sup>SM</sup>** each year and is available even if the Accumulation Value of your annuity goes to zero after income payments begin.

Income payments under this rider are available as long as you are at least 55 and provided the Policy has been in force for one year. When you elect to receive payments under the Income Rider you have the option to select a single life payout for you or a joint life payout for you and your spouse.

### What is the Benefit?

Once income benefits begin, you can still receive income even if the accumulation value of your policy is ZERO.

Withdrawals in addition to your income payments may reduce or eliminate your Lifetime Annual Income.

### Lifetime Annual Income

Your lifetime annual income will depend on your Income Account Value, your Payout Factor, and if you are required to take out required minimum distributions under federal tax laws.

**The Payout Factor** is a percentage that is based on whether you elect the Income Rider for you or for you and your spouse. The Payout factor is also based on your age or the age of your spouse.

**The Income Account Value** is used to calculate the Income Rider payments and the Rider Charge.

End of Policy Year	Age	Accumulation Value	Income Account Value	Payout
1	55	\$70,316.33	\$74,070.75	
2	56	\$71,382.69	\$79,255.70	
3	57	\$72,419.58	\$84,803.60	
4	58	\$73,422.14	\$90,739.85	
5	59	\$74,385.08	\$97,091.64	
6	60	\$75,302.65	\$103,888.06	
7	61	\$76,168.64	\$111,160.22	
8	62	\$76,976.31	\$118,941.44	
9	63	\$77,718.36	\$127,267.34	
<b>10</b>	<b>64</b>	<b>\$78,386.91</b>	<b>\$136,176.05</b>	<b>\$7,353.51</b>
11	65	\$71,797.21	\$128,822.55	\$7,353.51
12	66	\$65,106.81	\$121,469.04	\$7,353.51
13	67	\$58,312.97	\$114,115.53	\$7,353.51
14	68	\$51,412.91	\$106,762.03	\$7,353.51
15	69	\$44,403.76	\$99,408.52	\$7,353.51
16	70	\$37,282.58	\$92,055.01	\$7,353.51
17	71	\$30,046.34	\$84,701.50	\$7,353.51
18	72	\$22,691.93	\$77,348.00	\$7,353.51
19	73	\$15,216.16	\$69,994.49	\$7,353.51
20	74	\$7,615.76	\$62,640.98	\$7,353.51
21	75	\$0.00	\$55,287.48	\$7,353.51
22	76	\$0.00	\$47,933.97	\$7,353.51
23	77	\$0.00	\$40,580.46	\$7,353.51
24	78	\$0.00	\$33,226.96	\$7,353.51
25	79	\$0.00	\$25,873.45	\$7,353.51

\*Values are not guaranteed. This example assumes an initial premium of \$65,000 allocated to the point-to-point strategy, with a 6.5% premium bonus. GLWB payments start in year 10.



YOUR CHOICE

YOUR GROWTH

YOUR FUTURE

## SETTLEMENT OPTIONS

One of the benefits of the Summit Bonus Index<sup>SM</sup> is the ability to choose when you start to receive payments and the period of time you will receive them. The accumulation value and the settlement option you select will determine what payments you receive.



Lifetime

### LIFE INCOME ONLY

We will pay equal monthly payments for the Annuitant's remaining lifetime. Payments will end with the payment due just before the annuitant's death.

- If you have the Income Rider, you may choose this option and continue the Income Rider
- A death benefit is not available under this option



10 Years

20 Years

### PERIOD CERTAIN ONLY

We will pay equal monthly payments for a period certain of not less than 10 years and not more than 20 years.

- Guarantees payments for the time specified between 10-20
- Payments under this option can be greater than Life Income Only option
- Death benefit is available



Lifetime



### LIFE INCOME WITH GUARANTEED PERIOD CERTAIN

We will pay equal monthly payments for the Annuitant's remaining lifetime or the period certain. If the Annuitant dies after payments have been made for the period certain, payments end with the payment due just before the Annuitant's death.

- Payments will continue until the guarantee period ends



## WHEN DO PAYMENTS BEGIN?

After the fifth policy anniversary, you may elect to apply the Vested Value of your policy as a single premium to purchase one of the options described above.



**Sentinel  
Security  
Life**

# ABOUT SENTINEL SECURITY LIFE

Since 1948, families have counted on Sentinel Security Life Insurance Company during their time of need. The Company was originally established to provide families a way of funding funeral expenses and burial costs. Through our final expense life insurance product, we have been honored to provide peace of mind to families for well over half a century.

Today, Sentinel offers a strong senior market portfolio including Life, Health, and Annuity products. We continue to develop new products while improving existing products and services to better protect our customers.

Sentinel has a long history of financial strength and stability that has afforded us the opportunity to invest wisely in the growth of our company. Our strength lies not only in the quality of our insurance products, but also the level of service we provide to our policyholders, agents, and shareholders. We invite you to learn more about our company by visiting [www.sslco.com](http://www.sslco.com) or by calling 800-247-1423.

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