



# SENTINEL SECURITY LIFE

## INSURANCE COMPANY

MYGA & INDEX RATE SHEET  
EFFECTIVE 1/7/2026

	Personal Choice				Personal Choice Plus+
<b>Fixed Rates</b>					
	All Other	CA*	FL*	MN**	
3 Year	5.80%	5.50%	5.70%	5.50%	N/A
5 Year	6.05%	5.85%	6.00%	5.75%	All Other: 3.00% CA, FL: 3.00%*
7 Year	6.05%	5.85%	6.00%	5.75%	N/A
10 Year	6.05%	5.85%	5.95%	5.75%	N/A
<b>Indexed Rates</b>					
Annual Point-to-Point	N/A				4.10%
Monthly Averaging	N/A				4.20%
Monthly Sum	N/A				1.75%
<b>Riders</b>					
Optional Riders and Cost	<b>Required Minimum Distribution:</b> 0.16% interest reduction <b>Preferred 10% Free Withdrawal:</b> 0.08% interest reduction <b>Terminal Illness/Nursing Home Care:</b> 0.15% interest reduction <b>72(t) Free Withdrawal:</b> 0.05% interest reduction <b>Death Benefit Feature:</b> 0.35% interest reduction* <b>Accumulated Interest Withdrawal:</b> 0.08% interest reduction				<b>Required Minimum Distribution:</b> 0.16% fee <b>Preferred 10% Free Withdrawal:</b> 0.08% fee <b>Death Benefit Feature:</b> 0.35% fee* <b>Accumulated Interest Withdrawal:</b> 0.08% fee
<b>Guarantees</b>					
	2.40% is the Minimum Fixed Rate Guarantee for the Lifetime of the Policy (including renewal rates) for contracts issued in 2026.				2.40% is the Minimum Fixed Rate Guarantee for the Lifetime of the Policy for contracts issued in 2026.

All Owners age 86-90 are required to purchase the Death Benefit Rider in all states except California and Florida.

\* All California and Florida contracts are required to issue with the Death Benefit Feature, which is priced into the rates.

\*\*Minnesota contracts do not include a Market Value Adjustment (MVA).

Nursing Home Rider/Terminal Illness Rider Not Available in California, Florida, and Pennsylvania.

Interest rates as of January 7, 2026 and are subject to change without notice.

Quoted rates may vary due to state regulations and taxes.

Products, features, and riders may not be available in all jurisdictions.

Refer to annuity Contract for all terms and conditions.

SSLANRS 010526

	Summit Bonus Index	Guaranteed Income Annuity	
Premium Bonus and Account Bonus	Base Contract: 7% With Income Rider: 10%	GLWB Rider:  Legacy Benefit Rider:  Accumulation Rider:	11%*  10% for issue ages under 71 5% for issue ages 71-80 3% for issue ages 81-85  10% for issue ages below 71 8% for issue ages 71-80 6% for issue ages 81-85
Fixed Rates			
Fixed Rate	1.50%	Fixed Rate Applied to Subsequent Premium Purchases: 3.00%	
Crediting Period	1 Yr	1 Yr	
Indexed Rates			
Index/Benchmark	S&P 500®	SOFR (3 month)	
Participation Rates	N/A	55%	
Caps	Annual Point-to-Point Cap: 2.50% Monthly Averaging Cap: 2.50% Daily Averaging Cap: 2.50% Monthly Sum Cap: 1.10%	N/A	
Guarantees	N/A	For Policies Issued in 2026, 2.40% is the Guaranteed Minimum Interest Rate Credited to the Accumulation Account for the Lifetime of the Policy.	
Riders			
Optional Riders and Cost	Income Rider: 1.30% fee  <b>Annual Compound Roll-up (with Income Rider):</b> Years 1-10: 6% Years 11-20: 2%	GLWB Rider:  Legacy Benefit Rider:  Accumulation Benefit Rider:	1.25% fee years 1-5 1.60% fee years 6-10 8.5% Initial Roll-up Rate for 10 years, with option to renew.  1.25% fee years 1-5 1.60% fee years 6-10 Net Interest Rate** + 4% Stacked Roll-up Rate.  No fee Net Interest Rate** x Initial Roll-up Factor of 175%.

\*Credits to the Income Account only.

\*\* Net Interest Rate is the the annual interest rate credited to the Accumulation Value for the Contract Year.

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Products, features, and riders may not be available in all jurisdictions. Refer to annuity Contract for all terms and conditions.

All Guarantees are based on the claims-paying ability of Sentinel Security Life Insurance Company.

## Accumulation Protector Plus<sup>SM</sup> Annuity

### Premium Bonus

Base Contract: 5%  
With Rate Enhancement Rider: 5%

### Fixed Rates

#### Fixed Rate

#### No Rider

#### Rate Enhancement Rider

3%

3.95%

#### Crediting Period

1 Yr

1 Yr

### Indexed Rates

#### Index/Benchmark

S&P 500<sup>®</sup>, Momentum Index, and Diversified Macro 5 Index.

#### No Rider

#### Rate Enhancement Rider

#### Trigger Rate

#### Momentum Index 1 Year with Trigger Rate

9%

11%

#### Momentum Index 1-Year Point-to-Point with Participation Rate\*

210%

260%

#### Momentum Index 2-Year Point-to-Point with Participation Rate\*

320%

385%

#### Momentum Index 3-Year Point-to-Point with Participation Rate

465%

550%

#### Participation Rates

#### Diversified Macro 5 Index 1-Year Point-to Point with Participation Rate\*\*

210%

260%

#### Diversified Macro 5 Index 2-Year Point-to Point with Participation Rate\*\*

320%

385%

#### Diversified Macro 5 Index 3-Year Point-to Point with Participation Rate

465%

550%

#### S&P 500<sup>®</sup> 1-Year Point-to-Point with Participation Rate

26%

38%

#### S&P 500<sup>®</sup> 2-Year Point-to-Point with Participation Rate

43%

58%

#### Caps

#### S&P 500<sup>®</sup> 1-Year Point-to-Point with Cap Rate

5%

5.95%

### Guarantees

2.40% is the Minimum Fixed Rate Guarantee for the Lifetime of the Policy for contracts issued in 2026.

\*The Participation Rates for the Momentum Index 1-year point-to-point and 2-year point-to-point crediting strategies are guaranteed for 10 years from the annuity issue date, provided that Sentinel Security Life Insurance Company continues to have access to the Momentum Index.

\*\*The Participation Rates for the Diversified Macro 5 Index 1-year point-to-point and 2-year point-to-point crediting strategies are guaranteed for 10 years from the annuity issue date, provided that Sentinel Security Life Insurance Company continues to have access to the Diversified Macro 5 Index.

### Riders

#### Optional Riders and Cost

Rate Enhancement Rider: 0.95% fee

Interest rates as of January 7, 2026 and are subject to change without notice. Quoted rates may vary due to state regulations and taxes. Products, features, and riders may not be available in all jurisdictions. Refer to annuity Contract for all terms and conditions. All Guarantees are based on the claims-paying ability of Sentinel Security Life Insurance Company.



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