

ANNUITY AWARENESS MONTH

MYGA RATES ARE UP!



3.00%

Guaranteed For 5 Years

3.10%

Guaranteed For 7 Years

3.20%

Guaranteed For 10 Years

States NOT approved: AK, CT, MA, MI, ME, MO, NY, NJ, NH, TN, VA, VT, WA, WI, WV



California & Florida

Rates are 0.10% lower & include a full death benefit.

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FSD FINANCIAL



800-373-9697

COMPARING INTEREST RATES 5, 7 OR 10

3.00% vs. 3.10% vs. 3.20%

	3.00% for 5	3.10% for 7	3.20% for 10
End of year:	Account Value	Account Value	Account Value
1	\$515,000.00	\$515,500.00	\$516,000.00
2	\$530,450.00	\$531,480.50	\$532,512.00
3	\$546,363.50	\$547,956.40	\$549,552.38
4	\$562,754.41	\$564,943.05	\$567,138.06
5	\$579,637.04	\$582,456.28	\$585,286.48
6		\$600,512.42	\$604,015.65
7		\$619,128.31	\$623,344.15
8			\$643,291.16
9			\$663,876.48
10			\$685,120.53

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Multi-Year Guarantee Annuity

CHECK OUT THIS GUARANTEED MYGA INTEREST RATE

Basic Details & Features

Interest Rates:

- **3.00% For All 5 Years**
(2.90% in CA and FL*) (2.70% In MN**)
- **3.10% For All 7 Years**
(3.00% in CA and FL*) (2.80% In MN**)
- **3.20% For All 10 Years**
(3.10% in CA and FL*) (2.70% In MN**)

*Death Benefit Feature is required in California and Florida and is priced into the California and Florida rates. All California and Florida contracts are issued with the Death Benefit Feature. **Minnesota contracts do not include Market Value Adjustments (MVA).

Guarantee Periods:

- Choose from the 5, 7 or 10 year guaranteed term

Renewing Surrender Charges:

- **For The 5 Year Term:**
9%, 8%, 7%, 6%, 5% a 30 Day Window PRIOR To End Of Guarantee Period
 - **For The 7 Year Term:**
9%, 8%, 7%, 6%, 5%, 5%, 5% a 30 Day Window PRIOR To End Of Guarantee Period
 - **For The 10 Year Term:**
9%, 8%, 7%, 6%, 5%, 5%, 5%, 5%, 5%, 5% a 30 Day Window PRIOR To End Of Guarantee Period
- During the 30-day window** owner can surrender the annuity with no surrender charges or market value adjustment.

Minimum Deposit:

- \$2,500 to \$1,000,000 for qualified and non-qualified

Issue Age:

- 0-90 (lower in some state)

States NOT approved in:

- AK, CT, MA, MI, ME, MO, NY, NJ, NH, TN, VA, VT, WA, WI, WV

Free Withdrawal:

- None included subject to surrender charge.

Death Benefit:

- Surrender charge on death unless optional rider selected.
Death Benefit FL CA Only: Equals Accumulation Value for policies issued at all ages.
(Death Benefit Rider is required for Issue Ages 86-90)

Commissions:

- **5 Year: 2.25% 0-80 / 1.50% 81-90**
- **7 Year: 2.25% 0-80 / 1.50% 81-90**
- **10 Year: 2.75% 0-80 / 2.00% 81-90**

Company Ratings:

- B++ by A.M. Best

— FIND OUT MORE —





A Single Premium Deferred Annuity Illustration

**Personal Choice Multi Year Guarantee Annuity
7-Year Guarantee Period**

Designed for
Sample FSD Client

Presented by
FSD INSURANCE SERVICES
28720 ROADSIDE DRIVE SUITE 126
AGOURA HILLS, CA, 91301

Office phone
(818) 881-6970

**Sentinel Security Life Insurance Company
Administrative Office
P.O. Box 27248
Salt Lake City, UT 84127-0248
www.sslco.com**

June 01, 2021



Sentinel Security Life Insurance Company

Policy Illustration Explanation
Personal Choice Multi Year Guarantee Annuity - Form SSLANPOL11-AZ

Designed for: Sample FSD Client, Female, Age 54

Initial & Renewal Guarantee Periods

This illustration assumes that the initial guarantee period is 7 years. During the last 30 days before the end of a guarantee period, you can choose to continue your contract for another guarantee period that can be different from the preceding one. This illustration assumes that each renewal period is for the same period as the initial. The new guarantee period cannot extend beyond the maturity date.

Contract Value

The contract value equals the single premium plus interest credited less any withdrawals or surrender charges. The current cash values illustrated are accumulated at 3.10% in all years. During the 7-year guarantee period, the current rate is guaranteed. Thereafter, the guaranteed contract values illustrated are accumulated at 1.00%. During renewal guarantee periods, a new guaranteed interest rate will be in effect. The interest rate is guaranteed never to go below 1.00%.

Cash Surrender Values

A surrender charge is taken on partial withdrawals or full surrenders during any surrender charge period. The surrender charge is the partial withdrawal amount or the contract value (for full surrenders) multiplied by the market value adjustment, multiplied by the surrender charge percentages shown below. Surrender charge calculations may be affected by the addition of riders.

Surrender Schedule:

Year 1	9%	Year 4	6%	Year 7	5% *	Year 10	5%
Year 2	8%	Year 5	5%	Year 8	5%		
Year 3	7%	Year 6	5%	Year 9	5%		

Surrender charges during renewal periods: 5% * all years

* During the last 30 days before the end of any guarantee period, the contract can be surrendered with no market value adjustment or surrender charges.



Sentinel Security Life Insurance Company

Policy Illustration Explanation
Personal Choice Multi Year Guarantee Annuity - Form SSLANPOL11-AZ

Designed for: Sample FSD Client, Female, Age 54

Market Value Adjustment

Selling an investment security before its due date can result in an unanticipated gain or loss in value. That gain or loss affects the value of the annuity. Accordingly, the market value adjustment (MVA) is a factor by which the contract value and/or partial withdrawal amounts are adjusted during any surrender charge period to reflect such gain or loss. The MVA is based on the constant maturity treasury (CMT) rate appropriate for the guarantee period. The values in this illustration do not reflect the MVA.

Riders

This illustration contains no riders.



Sentinel Security Life Insurance Company

Policy Illustration Explanation

Personal Choice Multi Year Guarantee Annuity - Form SSLANPOL11-AZ

Designed for: Sample FSD Client, Female, Age 54

Single Premium: \$500,000

Year	Age	Guaranteed - 1.00%			Current - 3.10%			Surrender Charge Percentage
		Interest Rate	Contract Value	Cash Surrender Value ±	Interest Rate	Contract Value	Cash Surrender Value ±	
1	55	3.10%	515,500.00	469,105.00	3.10%	515,500.00	469,105.00	9%
2	56	3.10%	531,480.50	488,962.06	3.10%	531,480.50	488,962.06	8%
3	57	3.10%	547,956.40	509,599.45	3.10%	547,956.40	509,599.45	7%
4	58	3.10%	564,943.05	531,046.47	3.10%	564,943.05	531,046.47	6%
5	59	3.10%	582,456.28	553,333.47	3.10%	582,456.28	553,333.47	5%
6	60	3.10%	600,512.42	570,486.80	3.10%	600,512.42	570,486.80	5%
7 *	61	3.10%	619,128.31	619,128.31	3.10%	619,128.31	619,128.31	0%
8	62	1.00%	625,319.59	594,053.61	3.10%	638,321.29	606,405.23	5%
9	63	1.00%	631,572.79	599,994.15	3.10%	658,109.25	625,203.79	5%
10	64	1.00%	637,888.52	605,994.09	3.10%	678,510.64	644,585.11	5%
11	65	1.00%	644,267.41	612,054.04	3.10%	699,544.47	664,567.25	5%
12	66	1.00%	650,710.08	618,174.58	3.10%	721,230.35	685,168.83	5%
13	67	1.00%	657,217.18	624,356.32	3.10%	743,588.49	706,409.07	5%
14 *	68	1.00%	663,789.35	663,789.35	3.10%	766,639.73	766,639.73	0%
15	69	1.00%	670,427.24	636,905.88	3.10%	790,405.56	750,885.28	5%
16	70	1.00%	677,131.51	643,274.93	3.10%	814,908.13	774,162.72	5%
17	71	1.00%	683,902.83	649,707.69	3.10%	840,170.28	798,161.77	5%
18	72	1.00%	690,741.86	656,204.77	3.10%	866,215.56	822,904.78	5%
19	73	1.00%	697,649.28	662,766.82	3.10%	893,068.24	848,414.83	5%
20	74	1.00%	704,625.77	669,394.48	3.10%	920,753.36	874,715.69	5%

Contract values are as of the end of the policy year.

± The cash surrender values do not reflect a market value adjustment. In no event will your cash surrender value be less than the minimum described in the contract.

* During the last 30 days before the end of any guarantee period, the contract can be surrendered with no market value adjustment or surrender charges. However, surrender of the contract at any time prior to the final 30 days of the guarantee period will result in a market value adjustment and surrender charge.

During the initial 7-year guarantee period, the current rate of 3.10% is guaranteed. Thereafter, the guaranteed contract values illustrated are accumulated at minimum guaranteed interest rate of 1.00%.

The values in the current columns assume that the current scale for interest credited will remain unchanged for all years shown. This is not likely to occur, and results may be more or less favorable. A new guaranteed interest rate will be in effect during renewal guarantee periods.

This illustration does not reflect any applicable state premium taxes.

Multi-Year Guarantee

GUARANTEE YOUR CLIENTS A GAIN EVERY YEAR

2 Year Interest Rate Guarantees

- 2.15% Interest Rate - "B+" Rated Carrier - (2.00% in Florida)
- 2.25% Year 1 & 2.00% base - 1.25% Minimum Guarantee
- 1.75% Interest Rate - "B+" Rated Carrier - Issues to age 90
- 1.75% Year 1 with a 1.50% base - Low 2 year surrender charge of 0.50% no MVA

3 Year Interest Rate Guarantees

- 2.30% Interest Rate - "A-" Rated Carrier - Issues to age 90
- 2.25% Interest Rate - "B+" Rated Carrier - Issues to 75
- 2.20% Interest Rate - "B+" Rated Carrier - Issues to 97
- 2.15% Interest Rate - "B++" Rated Carrier - 2.00% Commission (0-90)
- 2.15% Interest Rate - "B++" Rated Carrier -
- 2.10% Interest Rate - "A" Rated Carrier
- 2.10% Interest Rate - "B++" Rated Carrier - 10% Withdrawals - 2.00% under \$250K
- 2.05% Interest Rate - "B+" Rated Carrier - Issues to 99
- 2.00% Interest Rate - "A" Rated Carrier
- 2.00% Interest Rate - "B++" Rated Carrier - Issues to age 90
- 2.00% Interest Rate - "B++" Rated Carrier - Withdrawals full death benefit

4 Year Interest Rate Guarantees

- 2.40% Interest Rate - "B++" Rated Carrier - 10% Withdrawals - 2.30% under \$250K
- 2.25% Interest Rate - "A-" Rated Carrier - 10% Withdrawals Year 2+
- 2.10% Interest Rate - "A" Rated Carrier - NY Approved
- 2.10% Interest Rate - "A-" Rated Carrier - \$100,000+
- 2.05% Interest Rate - "B++" Rated Carrier -

5 Year Interest Rate Guarantees

- 3.00% Interest Rate - "A-" Rated Carrier
- 3.00% Interest Rate - "B++" Rated Carrier (2.90% in California)
- 2.95% Interest Rate - "B+" Rated Carrier - (2.80% in Florida)
- 2.90% Interest Rate - "B+" Rated Carrier - No Features
- 2.80% Interest Rate - "B++" Rated Carrier - 2.25% commission
- 2.80% Interest Rate - "B++" Rated Carrier - Issues to age 90
- 2.80% Interest Rate - "B+" Rated Carrier - 2.60% with 10% free withdrawals

Multi-Year Guarantee

GUARANTEE YOUR CLIENTS A GAIN EVERY YEAR

6 Year Interest Rate Guarantees

- 2.75% Interest Rate - "A-" Rated Carrier - 10% Withdrawals Year 2+
- 2.75% Interest Rate - "B++" Rated Carrier - 10% Withdrawals - 2.65% under \$250K
- 2.60% Interest Rate - "A" Rated Carrier
- 2.50% Interest Rate - "A-" Rated Carrier - \$100,000+
- 2.50% Interest Rate - "B+" Rated Carrier - 15% Withdrawals - Full Death Benefit
- 2.45% Interest Rate - "A" Rated Carrier - \$250,000+
- 2.45% Interest Rate - "B++" Rated Carrier -
- 2.20% Interest Rate - "B+" Rated Carrier - 15% Withdrawals - Issues to 84
- 2.20% Interest Rate - "A" Rated Carrier - NY Approved Rates Avail.
- 1.85% Interest Rate - "B++" Rated Carrier - Issues to age 90

7 Year Interest Rate Guarantees

- 3.10% Interest Rate - "B++" Rated Carrier - (3.00% in California)
- 2.95% Interest Rate - "B+" Rated Carrier - No Features
- 2.90% Interest Rate - "B++" Rated Carrier - 2.50% Commission - No Features
- 2.90% Interest Rate - "B+" Rated Carrier - 2.80% with 10% free withdrawals
- 2.85% Interest Rate - "B++" Rated Carrier - Issues to age 90
- 2.80% Interest Rate - "B++" Rated Carrier - 10% Withdrawals - 2.70% under \$250K
- 2.80% Interest Rate - "B+" Rated Carrier - 10% Withdrawals - Full Death Benefit
- 2.65% Interest Rate - "B++" Rated Carrier -
- 2.60% Interest Rate - "A-" Rated Carrier - \$100,000 premium minimum
- 2.60% Interest Rate - "A-" Rated Carrier - 10% Withdrawals Year 2+
- 2.50% Interest Rate - "B+" Rated Carrier - 15% Withdrawals - Full Death Benefit
- 2.50% Interest Rate - "B+" Rated Carrier - Full Death Benefit - Free withdrawals
- 2.45% Interest Rate - "B++" Rated Carrier 4.00% Commission (0-80) - Benefits
- 2.45% Interest Rate - "A" Rated Carrier - \$250,000+



Multi-Year Guarantee

GUARANTEE YOUR CLIENTS A GAIN EVERY YEAR

8 Year Interest Rate Guarantees

- 2.75% Interest Rate - "B++" Rated Carrier -
- 2.80% Interest Rate - "A-" Rated Carrier - 10% Withdrawals Year 2+
- 2.85% Interest Rate - "B++" Rated Carrier - 10% Withdrawals - 2.75% under \$250K
- 3.50% Year 1 & 3.50% Base - 2.00% Contract Minimum - Flex - Issues to Age 95
- 2.45% Interest Rate - "A" Rated Carrier - \$250,000+
- 2.00% Interest Rate - "B++" Rated Carrier - Issues to age 90

9 Year Interest Rate Guarantees

- 3.00% Interest Rate - "B++" Rated Carrier - 2.75% Commission - No Features
- 3.00% Interest Rate - "B++" Rated Carrier -
- 2.90% Interest Rate - "B++" Rated Carrier - 10% Withdrawals - 2.80% under \$250K
- 2.65% Interest Rate - "A-" Rated Carrier - 10% Withdrawals Year 2+
- 2.55% Interest Rate - "A" Rated Carrier - \$250,000+

10 Year Interest Rate Guarantees

- 3.20% Interest Rate - "B++" Rated Carrier - (3.10% in California)
- 3.10% Interest Rate - "B++" Rated Carrier - Rate is 3.00% under \$250,000
- 3.00% Interest Rate - "B++" Rated Carrier -
- 2.90% Interest Rate - "B++" Rated Carrier - Issues to age 90
- 2.70% Interest Rate - "A-" Rated Carrier - 10% Withdrawals Year 2+
- 2.55% Interest Rate - "A" Rated Carrier - \$250,000+
- 2.20% Interest Rate - "B++" Rated Carrier - Issues to age 90
- 2.20% Interest Rate - "A" Rated Carrier - NY Approved Rates Avail.
- Income Rider SDPA - 6.00% Roll-Up

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