



Accumulation Protector PlusSM Annuity

Stronger Rates. Amplified Growth. Real Results.

With a market-leading 20% premium bonus (without a fee), exciting new rate enhancements, and features tailored for both agents and clients, the Accumulation Protector PlusSM (APP) Annuity continues to set the standard in the Fixed Indexed Annuity (FIA) marketplace.

More value for your clients. More opportunities for your business. More reasons than ever to choose APP.

THE LATEST RATE ENHANCEMENTS

- **NEW** 20% Premium Bonus
- **NEW** 8% Cap Rate on the S&P 500[®] 1-Year Point-to-Point with Rate Enhancement Rider (6.25% without)
- **NEW** 4.95% Fixed Account 1-Year Rate with Rate Enhancement Rider (4.00% without)
- **NEW** 54% S&P 500[®] Participation Rate 1-Year Point-to-Point with Rate Enhancement Rider (44% without)
- **NEW** 68% S&P 500[®] Participation Rate 2-Year Point-to-Point with Rate Enhancement Rider (56% without)

Their Retirement Goals. Your Expertise. Our Partnership.

Carrier	Premium Bonus	Product or Bonus Fee	1-YR PTP Cap Rate	Rider or Cap Rate Fee	Beg Bal	Accumulation Account End of Yr. 10*
APP Base Product	20.00%	NO FEE	6.25%	-	\$120,000	\$220,024
APP with Rate Enhancement Rider	20.00%	NO FEE	8.00%	0.95%	\$120,000	\$235,485
Carrier A Bonus FIA v1	31.00%	0.95%	5.75%	-	\$131,000	\$208,267
Carrier A Bonus FIA v2	23.00%	-	5.75%	-	\$123,000	\$215,134
Carrier B Bonus FIA v1	26.00%	0.95%	5.50%	-	\$126,000	\$195,632
Carrier B Bonus FIA v2	26.00%	0.95%	8.00%	1.25%	\$126,000	\$217,769
Carrier C Bonus FIA	25.00%	-	5.00%	-	\$125,000	\$203,612
Carrier D Bonus FIA	23.00%	0.95%	6.50%	-	\$123,000	\$209,868
Carrier E Bonus FIA	22.00%	0.95%	5.75%	-	\$122,000	\$193,958
Carrier F Bonus FIA	22.00%	0.95%	7.50%	-	\$122,000	\$228,554

20% PREMIUM BONUS WITHOUT A FEE

Clients receive a one-time 20% premium bonus, immediately credited to their account at purchase. This bonus:

- ➔ Instantly increases account value
- ➔ Unlocks greater earning potential on interest strategies
- ➔ Remains accessible per the product's vesting schedule

*The Accumulation Account at Year 10, is based on a hypothetical scenario of the S&P 500[®] returning 9.5% annually in each of the ten years.

These key features and enhancements are designed to strengthen your portfolio and make APP a top-tier choice for your clients.

RATE INTEGRITY

Built on a thoughtful and consistent approach of establishing, managing, and maintaining competitive rates, Sentinel Security Life Insurance Company (Sentinel's) Rate Integrity philosophy is designed to deliver reliability throughout the life of your client's contract, helping you can foster lasting value with the clients you serve.

10-YEAR GUARANTEES

In a world of uncertainty, APP delivers stability you can plan around. Participation rates for the Momentum Index and Diversified Macro 5 Index (1-year and 2-year point-to-point strategies) are guaranteed for 10 years from the annuity issue date, so your clients always know what lies ahead on their retirement journey.¹

FLEXIBLE GROWTH STRATEGIES

Whether your client prefers the predictability of a fixed account or the upside potential of index-linked strategies, APP offers a range of crediting options to match every risk profile and retirement goal.

Preparing for Your Next Client Meeting?

Use key APP product highlights to spark meaningful conversations about your client's retirement future.

¹ The Participation Rates for the Momentum Index One-year point-to-point and Two-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 One-year point-to-point and Two-year point-to-point crediting strategies are guaranteed for 10 years from the annuity issue date, provided that Sentinel Security Insurance Company continues to have access to the Diversified Macro 5 Index. This material is intended for insurance agent use only. Please visit sslc.com if you are not an agent.



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Disclaimers

The Momentum Index and Diversified Macro 5 Index are volatility-controlled indexes that may include a fee in the computation of the index value. The Accumulation Protector PlusSM Annuity Product includes a volatility-controlled index that may include a fee in the computation of the index value.

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