



The Personal Choice Annuity

The Multi-Year Guaranteed Annuity (MYGA) That Makes a Difference

Help Your Clients Retire on Their Terms: Competitive Rates. Customizable Options.

Sentinel Security Life Insurance Company's (Sentinel) Personal Choice Annuity allows clients to pay only for the features they choose, resulting in higher interest rates and greater payouts. With competitive rates, customizable riders, and a range of contract durations, you can tailor a strategy that fits each client's retirement goals.

Sentinel Security Life Insurance Company (Sentinel) **has increased its MYGA rates for all durations in all states by 20 basis points! Sentinel's Personal Choice Annuity 3-year interest rate is now 6.00%, and the 5-, 7-, and 10-year interest rates are 6.25% in most states.**

	New Money Rates				Renewal Rates			
	All Other	CA*	FL*	MN**	All Other	CA*	FL*	MN**
3 Year	6.00%	5.70%	5.90%	5.70%	6.00%	5.70%	5.90%	5.70%
5 Year	6.25%	6.05%	6.20%	5.95%	6.25%	6.05%	6.20%	5.95%
7 Year	6.25%	6.05%	6.20%	5.95%	6.25%	6.05%	6.20%	5.95%
10 Year	6.25%	6.05%	6.15%	5.95%	6.25%	6.05%	6.15%	5.95%

DID YOU KNOW?

The latest Personal Choice Annuity rates apply to MYGA contracts up for renewal!

Personal Choice Annuity interest rates displayed are effective as of 3/23/2026. See the annuity rate sheet for full rate details. Product, features and riders may not be available in all jurisdictions. Multi-Year Guaranteed Annuity (MYGA) renewal rate is determined by a policy's renewal anniversary date relative to any rate adjustments, as reflected in the renewal notification letter. Renewal rates are subject to change and may be adjusted by rider fees.

*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.

Flexible Duration Options

Clients may select the annuity term that best fits their financial goals. Personal Choice Annuity is available in the following duration options:

- ➔ 3 years
- ➔ 5 years
- ➔ 7 years
- ➔ 10 years

Six Optional Riders

The Personal Choice Annuity's optional riders can waive Surrender Charges and Market Value Adjustments in certain situations, giving clients the flexibility to choose only the coverage that fits their needs.

Preparing for Your Next Client Meeting?

Leverage Sentinel's Personal Choice Annuity, with its leading rates and customizable options.

[VIEW THE PERSONAL CHOICE ANNUITY PRODUCT PAGE](#)

¹ Data from Annuity Rate Watch is as of 3/23/2026 and is subject to change without notice.

2.40% is the Minimum Fixed Rate Guarantee for the Lifetime of the Policy (including renewal rates) for contracts issued in 2026. Optional riders available at a fee. Guarantees are backed by the claims paying ability of Sentinel Security Life Insurance Company. SSLANPOLC15-01, SSLANPOLS-15-01; or state variation thereof. SSLPCACS-01 529.



Sentinel Security Life Insurance Company

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