

ACCUMULATION PROTECTOR PLUSSM

A FIXED INDEXED ANNUITY BY SENTINEL SECURITY LIFE INSURANCE COMPANY



PROTECTION



ACCUMULATION



FLEXIBILITY



PRESERVATION



Protection Plus Growth Potential in Any Market

It Is Time to Protect What You Have Worked So Hard to Build

Whether it is for retirement, legacy, or lifestyle, you have worked hard to earn a living and build your wealth. You have pushed through the daily grind for decades and have finally arrived at a new chapter in life. And while it may be time to start thinking about retirement income and protecting your wealth from unnecessary risk, it does not mean that your wealth needs to stop working for you.



The Accumulation Protector PlusSM

Annuity (APP) is a fixed indexed annuity designed to both accumulate wealth, and protect it against future market downturns. With access to its exclusive and flexible crediting strategies, the APP **offers protection and growth potential in any market.***

With the **Accumulation Protector PlusSM** Annuity, it is finally time to let your money do the hard work for you, while having the peace-of-mind that your wealth is protected for what you have in store.

What is a Fixed Indexed Annuity?

A Fixed Indexed Annuity is a tax-deferred, stable, financial option designed to grow your premium and protect it if the market drops. This product is typically accompanied with multiple crediting strategies that you can choose to participate in. These crediting strategies include at least one indexed account and may also include a Fixed Rate account, as seen with the **Accumulation Protector PlusSM** Annuity. When you select an indexing strategy, you are credited interest at the end of the crediting period in the event the index value grows.

A Fixed Indexed Annuity offers access to more interest growth potential as the market performs positively. In addition to growth potential, a Fixed Indexed Annuity offers protection of principal in several different ways. You do not lose money, including interest earned during previous crediting periods, if the index value drops because your money is allocated to the annuity itself rather than directly to the index (or indices). Additionally, the indexed accounts typically offer a minimum guaranteed interest rate of at least 0%.

*The Accumulation Protector PlusSM Annuity offers growth potential whether the market goes up, down, or remains the same.

Protection Plus Growth Potential in *Any* Market

Protect Your Principal

Protection is the cornerstone of the **Accumulation Protector PlusSM** Annuity. Whether the market goes up, down, or remains the same, your principal is guaranteed not to decrease* due to market performance and is protected through the APP's Fixed and Indexed Accounts.

Accumulate Wealth

The APP gives you exclusive access to the **Credit Suisse Momentum Index**, the **Credit Suisse ESG Macro 5 Index**, the well-established **Standard and Poor's Composite Stock Price Index** ("S&P 500®" Index), and a Fixed Account that provides a guaranteed rate of return. The Credit Suisse Momentum Index, the Credit Suisse ESG Macro 5 Index, S&P 500® Index and the Fixed Account provide opportunities to accumulate wealth over time.

Choose from Flexible Crediting Strategies

Not everyone has the same financial goals, nor the same time horizon for achieving those goals. It is because of these different objectives that Flexibility is another key component of the **Accumulation Protector PlusSM** Annuity. This annuity offers a diversified set of fixed and indexed crediting strategies with 1, 2 or 3 year periods that allow you and your advisor to choose the accounts and periods that most align with your goals. Additionally, you can adjust the allocations on the contract anniversary, coinciding with the end of the crediting period, to continue to meet your changing needs.

Preserve Your Lifestyle

Achieve greater financial confidence and achieve the goals you have set for your lifestyle, retirement income and legacy by taking advantage of the flexible options provided by the **Accumulation Protector PlusSM** Annuity. These strategies were created to help protect what you have worked hard for and provide opportunities to accumulate wealth, so you can rest easy in retirement knowing you are preserving the legacy you have built.



*If Rate Enhancement Rider is purchased, principal will not decrease due to market performance but could decrease due to the rider fee.

Today's Retirement Challenges

Americans today are struggling to save enough money for Retirement. In fact, about 40% of American seniors and their partners are expected to experience downward social mobility in retirement.¹

In order to better prepare for your retirement, it is important to understand some of the socioeconomic factors contributing to current retirement challenges.

Life Expectancy Has Increased

The number of Americans over the age of 65 is growing rapidly and projected to increase by about 61% by 2035.² Additionally, this group of individuals are expected to live far longer than previous generations. As life expectancy increases, it is more important than ever to protect your nest egg so that you do not outlive your savings.

Difficult Conditions for Traditional Sources of Retirement

- **Social Security:** Not only is the future of the Social Security program uncertain², but Social Security is making up a smaller share of the pre-retirement income it replaces. The reality is that each month, Americans spend about \$3,900 on necessities and only receive about \$1,470 from Social Security.³
- **Pensions:** Nearly two-thirds of pension funds are considering dropping guaranteed benefits to new workers within the next five years. Furthermore, remaining pension funds are facing financial instability.⁴
- **401(k) Plans:** Although 401(k) plans can be a great retirement tool, nearly 40 million private-sector employees do not have access to this type of retirement plan through their employer.³

Healthcare and Long-Term Care Costs Continue to Rise

Not only are retirees living longer, but their healthcare expenses are increasing as healthcare inflation continues to rise. It is estimated that the average couple will need \$285,000 for medical expenses in retirement, excluding long-term care.⁵ Additionally, in the past year, the weighted average rate increase for long-term care premiums was 45%.⁶

More Seniors are Spending on Rent

Due to the U.S. Great Recession, a larger group of seniors are entering retirement without the security of home equity. The number of renters above the age of 60 has increased by 32% since 2010.⁷ During this time period, rent prices have also increased 36%.⁷ As Seniors move away from homeownership and mortgages, they will be subject to the unpredictability of rental costs.

U.S. Great Recession Has Impacted Savings

The U.S. Great Recession of 2007 has created significant retirement challenges for lower- and middle-class households. During this downturn, many Americans lost their jobs, homes and retirement savings. In 2016, the values of retirement accounts for middle-income groups were stagnant or slightly down compared to 2007.⁸

Clearly, retirement may come with many challenges – how well prepared you are to overcome these challenges is up to you. With an accumulation product like the Accumulation Protector PlusSM Annuity, you will have the opportunity to grow your assets, protect your lifestyle, and prepare for the longer road ahead.

1 Knueven, Liz. "We didn't think it would be this hard": Retirement is an uphill battle for many Americans, and working longer won't fix it." Business Insider, September 30, 2019, New York, NY (www.businessinsider.com).

2 Sommer, Jeff. "Social Security Is Staring at Its First Real Shortfall in Decades." The New York Times, June 12, 2019, New York, NY (www.nytimes.com).

3 Leonhardt, Megan. "Economist: The system is 'flawed' when most Americans have little or no retirement savings." CNBC, December 12, 2019, New York, NY (www.cnbc.com).

4 Bomey, Nathan. "It's really over": Corporate pensions head for extinction as nature of retirement plans changes." USA Today, December 10, 2019, McLean, VA (www.usatoday.com).

5 Fidelity Viewpoints. "How to plan for rising health care costs." Fidelity, April 1, 2019, Smithfield, RI (www.fidelity.com).

6 Mercado, Darla. "Long-term care insurance costs are way up. How advisors can help clients cope." CNBC, September 8, 2019, New York, NY (www.cnbc.com).

7 Yale, Aly, J. "Renting Sees Resurgence, Especially With Seniors And High Earners." Forbes, December 16, 2019, New York, NY (www.forbes.com).

8 Miller, Mark. "Ten years after onset of Great Recession, how are U.S. retirees doing?" Reuters, September 27, 2018, New York, NY (www.reuters.com).

Choose from Eleven Growth Strategies

You have the flexibility to choose how your single premium is allocated across eleven crediting strategies. These crediting strategies include a **Fixed Account** and ten **Indexed Accounts** linked to three indices, the **Credit Suisse Momentum Index**, the **Credit Suisse ESG Macro 5 Index**, and the **S&P 500® Index**. We know that your life and needs are ever evolving, and that is why you can adjust your allocations on the contract anniversary coinciding with the end of each strategy's crediting period. At that time, you may allocate to any available strategy for a new crediting period of one, two or three years.

The crediting periods for the **Accumulation Protector PlusSM** Annuity's crediting strategies range from one, two, or three years. The crediting strategies include a **Fixed Rate account**, **Trigger Rate account**, and several **Point-to-Point with Participation Rate or Cap Rate accounts**. A **Point-to-Point** strategy measures the difference in the index's value on each contract anniversary, comparing it to the value of the index either a year earlier, two years earlier, or three years earlier, depending on the option you choose.

CREDITING STRATEGY OPTIONS		DESCRIPTION
Credit Suisse Momentum Indexed Accounts	One-year point-to-point crediting period with Participation Rate	<p>You can allocate to three different Credit Suisse Momentum Indexed accounts with a Participation Rate.</p> <p>The Participation Rate allows you to access a percentage of the index's growth for a specific crediting period.</p> <p>With the Participation Rate, if the index does not perform positively, your Account does not lose value.</p> <p>The Participation Rates for the Credit Suisse 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.*</p>
	Two-year point-to-point crediting period with Participation Rate	
	Three-year point-to-point crediting period with Participation Rate	
	One-year crediting period with Trigger Rate	<p>You can also allocate to a Credit Suisse Momentum Indexed account with a Trigger Rate. The premium allocated to the Trigger Rate Account will earn interest at a specified rate if the market performs positively or breaks-even. If the index does not perform positively, your Account does not lose value.</p>
Credit Suisse ESG Macro 5 Indexed Accounts	One-year point-to-point crediting period with Participation Rate	<p>You can allocate to three different Credit Suisse ESG Macro 5 Indexed accounts with a Participation Rate.</p> <p>The Participation Rate allows you to access a percentage of the index's growth for a specific crediting period.</p> <p>With the Participation Rate, if the index does not perform positively, your Account does not lose value.</p> <p>The Participation Rates for the Credit Suisse ESG 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.**</p>
	Two-year point-to-point crediting period with Participation Rate	
	Three-year point-to-point crediting period with Participation Rate	
S&P 500® Indexed Accounts	One-year point-to-point crediting period with Participation Rate	<p>Allocate to a S&P 500® Indexed account with a Participation Rate, Cap Rate, or combination of the two.</p> <p>The Participation Rate allows you to access a percentage of the index's growth for the crediting period.</p> <p>The Cap Rate has a set maximum amount of interest that can be credited at the end of the crediting period.</p> <ul style="list-style-type: none"> If the index value increases but the growth is less than the Cap Rate, your credited interest is the same as the index's percentage increase. If the index value increases and the growth is greater than the Cap Rate, your credited interest is the same as the Cap Rate. <p>With both the Participation Rate and Cap Rate, if the index does not perform positively, your Account does not lose value.</p>
	One-year point-to-point crediting period with Cap Rate	
	Two-year point-to-point crediting period with Participation Rate	
Fixed Rate Account	One-year crediting period with a Fixed Interest Rate	<p>The premium allocated to the Fixed Rate Account will earn daily interest at a specified rate, which is guaranteed for the ensuing contract year. You will receive this rate no matter how the market performs.</p>

*The Participation Rates for the Credit Suisse 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 Credit Suisse Momentum Index.

**The Participation Rates for the Credit Suisse ESG 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 Life Insurance Company continues to have access to the Credit Suisse ESG Macro 5 Index.

Indices at a Glance

The **Accumulation Protector PlusSM** Annuity offers great earnings potential in any type of market through its access to exclusive and reputable indices. These indices offer stable, risk-controlled ways to potentially accumulate value through the indices' possible growth. The three indices linked to the Indexed accounts include the S&P 500[®] Index, the Credit Suisse Momentum Index, and the Credit Suisse ESG Macro 5 Index.

S&P 500[®] Index

The **S&P 500[®]** Index measures the stock performance of the 500 largest publicly traded companies in the U.S. These companies represent leading industries of the U.S. economy.

Credit Suisse Momentum Index

The **Credit Suisse Momentum Index** is a **global multi-asset** index that dynamically allocates across its components using a unique and flexible **momentum-driven** strategy with **risk-adjusted weightings**. The Credit Suisse Momentum Index was designed to adapt to various market conditions and generate consistent returns over time.

The risk-monitored Credit Suisse Momentum Index can create value for your annuity in all market types (rising, falling, or remaining the same) by taking long positions (buying) in components exhibiting the strongest trends and short positions (selling) in components with weaker trends.

Access to the Credit Suisse Momentum Index is exclusive to buyers of the **Accumulation Protector PlusSM** Annuity.

The index has a 3-step rebalancing process built upon key financial concepts.



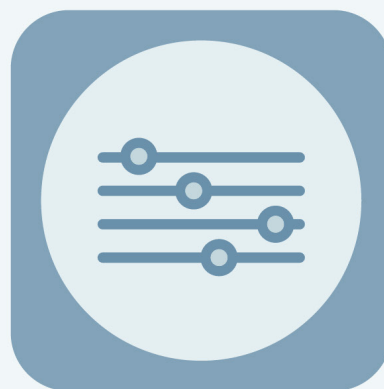
Step 1
MOMENTUM

Each month, two different mechanisms are implemented:

- The exposure to the components is adjusted based on a momentum strategy ("Momentum")
- Weights are allocated to each component based on their volatility ("Risk-Adjusted Weights")



Step 2
RISK ADJUSTED WEIGHTS



Step 3
RISK CONTROL

Each day, a further mechanism is implemented:

- The Index is monitored with the goal of maintaining volatility near 5%

To learn more about this index,
please read the Credit Suisse Momentum Index brochure.

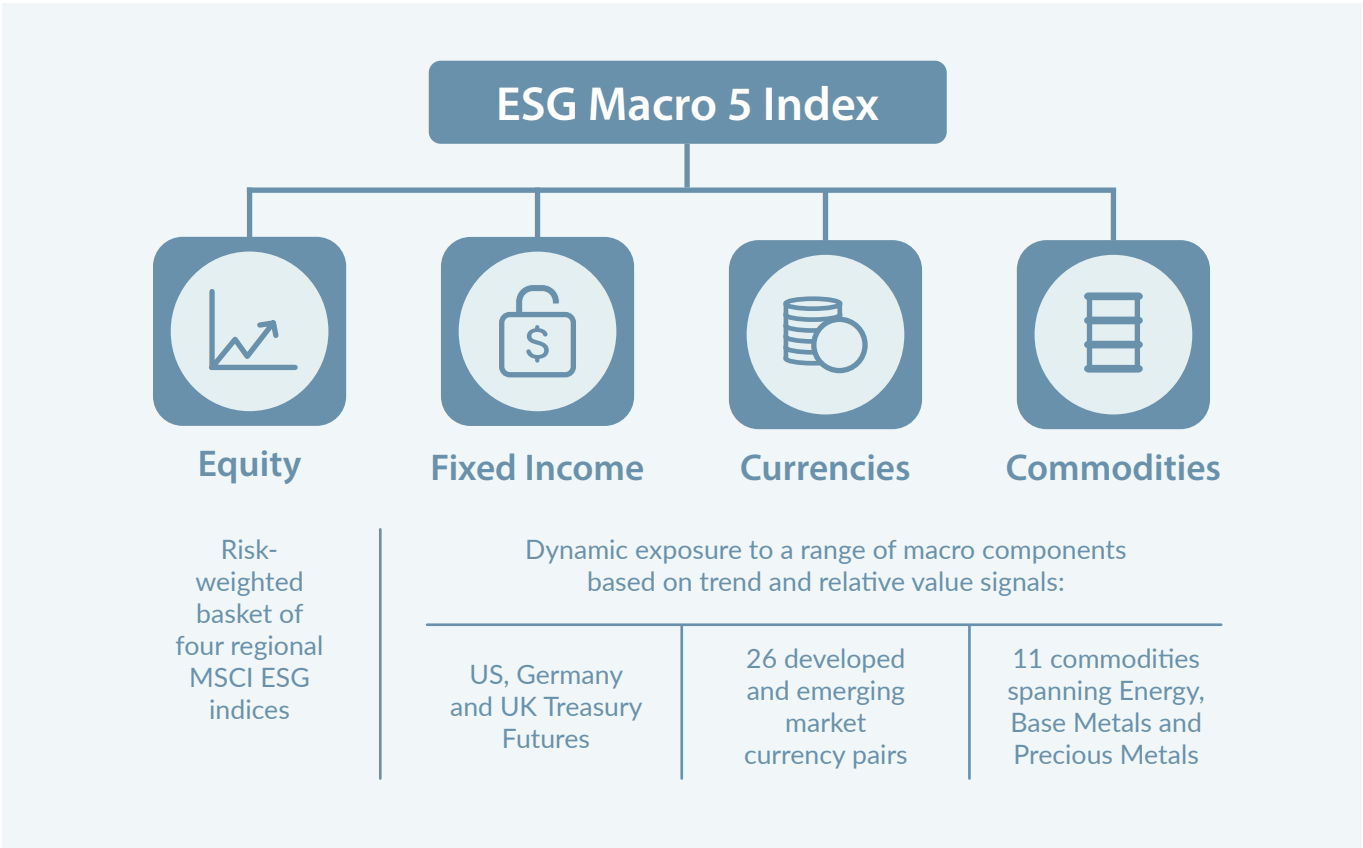
Credit Suisse ESG Macro 5 Index

The **Credit Suisse ESG Macro 5 Index**, a **global multi-asset index**, applies an **innovative** strategy that combines **environment, social and governance (ESG) equity components** with **macro components**, while a risk control mechanism **targets a 5% index** volatility. The Credit Suisse ESG Macro 5 Index uses a daily adjustment aimed at stabilizing performance and generating consistent returns over time.

With the ESG component, your annuity has exposure to a risk-weighted basket of **four MSCI ESG Indices** that focus on regional activities considered positive for the environment, society, that are not subject to controversy and that display the highest ESG scores as computed by MSCI.

The framework of the Credit Suisse ESG Macro 5 Index uses diversification as an approach to create value for your annuity by seeking returns across various market environments while mitigating risk exposure.

Access to the Credit Suisse ESG Macro 5 Index is exclusive to buyers of the **Accumulation Protector PlusSM** Annuity.



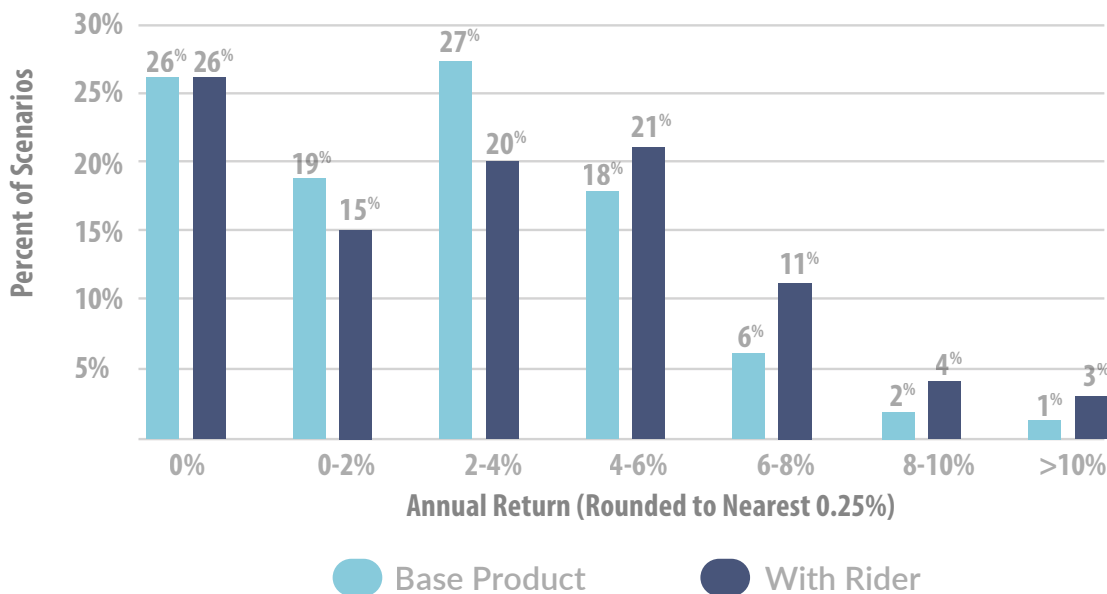
To learn more about this index,
please read the Credit Suisse ESG Macro 5 Index brochure.

S&P 500® Index Illustrative Statistics

Based on the below hypothetical Distribution of Annual Returns, selecting the S&P 500® Index's 1 Year Participation strategy would have resulted in the following statistics for the displayed period:

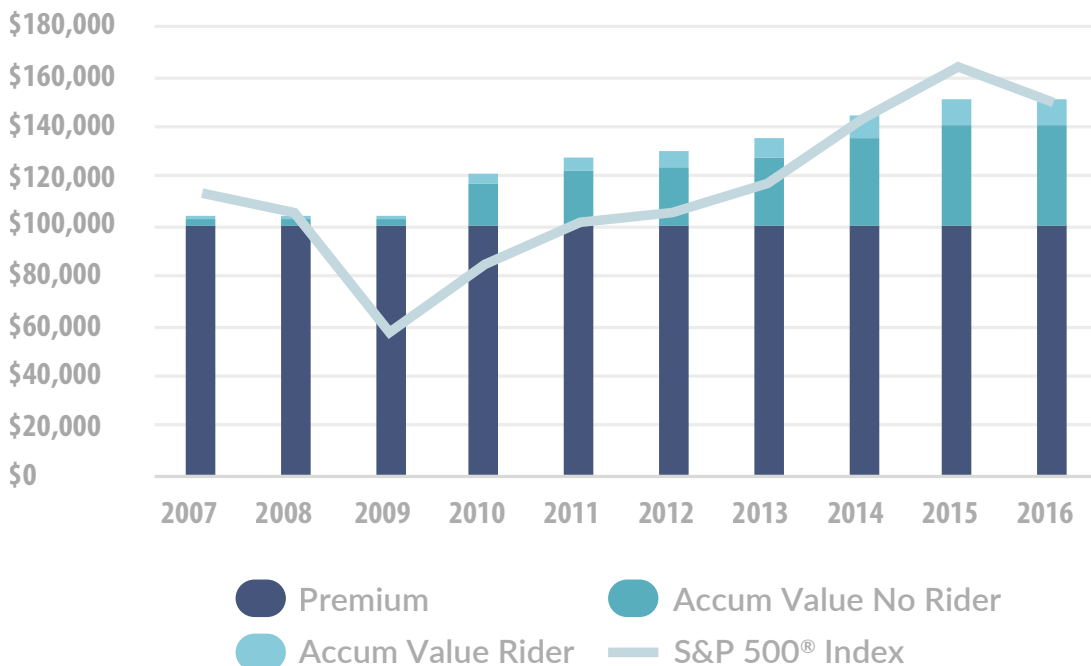
- Positive annual interest would be earned if you deposited your money on 74% of the possible deposit dates.
- An annual interest >2% would be earned if you deposited your money on 55% of the possible deposit dates with the base product, or 59% of the possible dates with the Rate Enhancement Rider.
- By adding the Rate Enhancement Rider to this strategy, you would increase the portion of deposit dates resulting in earning greater than 6% annual interest by nearly double, from 9% to 17%.

Distribution of Annual Returns S&P 500® 1-Year Participation (Hypothetical Returns)



This chart reflects the distribution of annual returns over a 1-year period for policies issued on dates between 3/31/2000 – 12/31/2018 with 100% of the premium allocated to the S&P 500® Index 1yr Participation Rate strategy with or without the Rate Enhancement Rider. Average annual returns were rounded to the nearest 0.25%. This example uses a 27% participation rate on the S&P 500® Index 1yr Participation Rate strategy, and a 33% participation rate on the S&P 500® Index 1yr Participation Rate strategy with the Rate Enhancement Rider. This chart is meant for illustration purposes only. It is not a prediction of future results. This product was not available during the specified time period.

S&P 500® 1-Year Participation (Hypothetical Data)



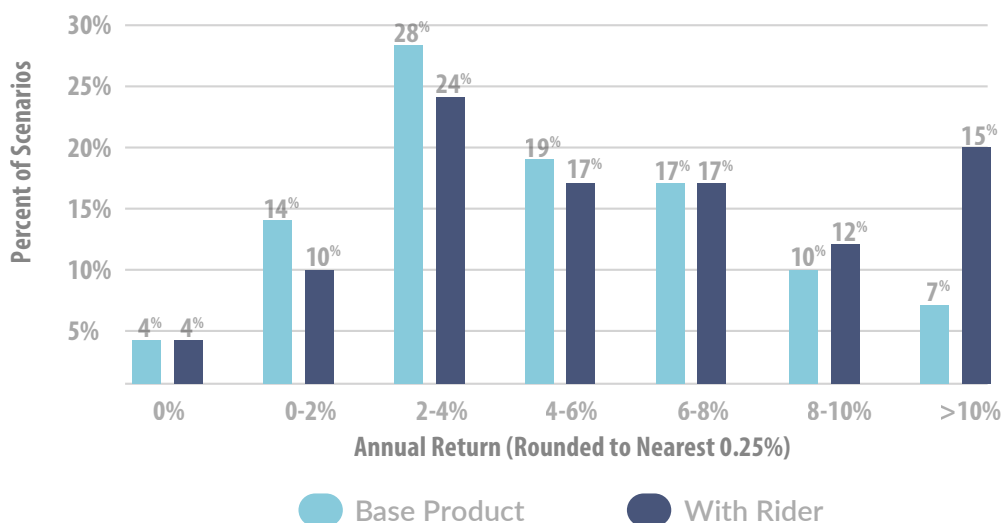
This scenario is based on a \$100,000 initial purchase premium and the selection of the Rate Enhancement Rider with 100% of the premium allocated to the S&P 500® Index 1yr Participation Rate strategy. This example reflects S&P 500® index values from 2/23/2006 – 2/23/2016, 27% participation rate on the S&P 500® Index 1yr Participation Rate strategy, and a 33% participation rate on the S&P 500® Index 1yr Participation Rate strategy with the Rate Enhancement Rider. This example is hypothetical only and is meant for illustration purposes. It is not a prediction of future results. This product was not available during the specified time period.

Credit Suisse Momentum Index Illustrative Statistics

Based on the below hypothetical Distribution of Annual Returns, selecting the Credit Suisse Momentum Index's 1 Year Participation strategy would have resulted in the following statistics for the displayed period:

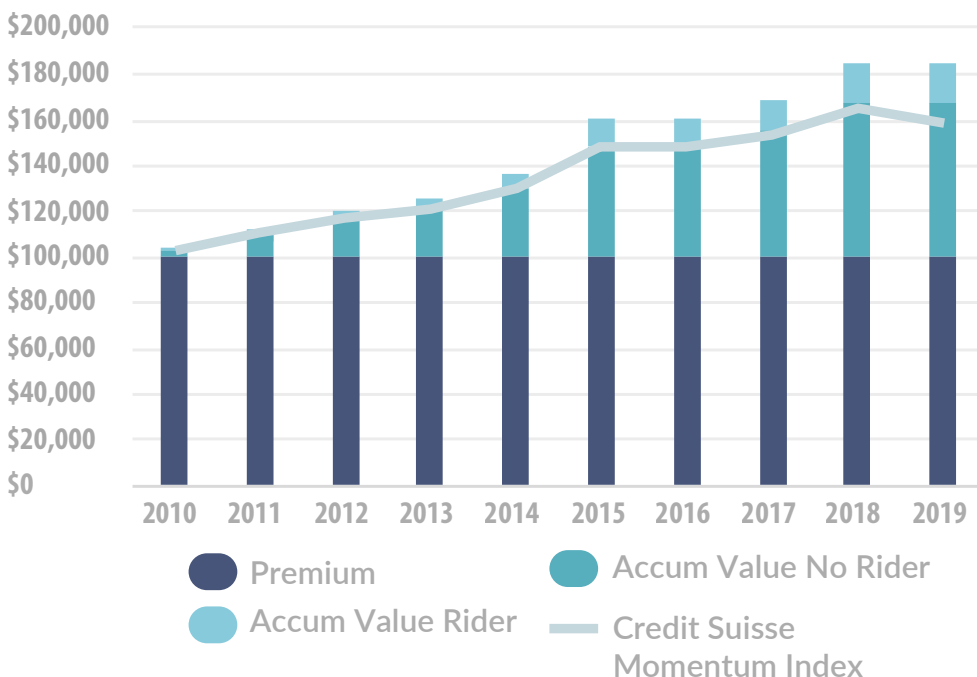
- Positive annual interest would be earned if you deposited your money on 96% of the possible deposit dates.
- Annual interest >2% would be earned if you deposited your money on 82% of the possible deposit dates with the base product, or 85% of the possible dates with the Rate Enhancement Rider.
- By adding the Rate Enhancement Rider to this strategy, you would increase the portion of deposit dates resulting in earning greater than 6% annual interest by nearly a third, from 34% to 44%.

Distribution of Annual Returns Credit Suisse Momentum Index 1-Year Participation (Hypothetical Returns)



This chart reflects the distribution of annual returns over a 1-year period for policies issued on dates between 3/31/2000 – 12/31/2018 with 100% of the premium allocated to the Credit Suisse Momentum Index 1yr Participation Rate strategy with or without the Rate Enhancement Rider. Average annual returns were rounded to the nearest 0.25%. This example uses 100% participation rate on the Credit Suisse Momentum Index 1yr Participation Rate strategy, and a 120% participation rate on the Credit Suisse Momentum Index 1yr Participation Rate strategy with the Rate Enhancement Rider. This chart is meant for illustration purposes only. It is not a prediction of future results. This product was not available during the specified time period. The Credit Suisse Momentum Index is live since February 12, 2020, therefore any Index data used to compute the annual returns of the Credit Suisse Momentum Index 1yr Participation Rate strategy has been simulated and is no indication or guarantee of future performance of the Index. The Index data has been derived by means of a retroactive application of a back-casted model designed with the benefit of hindsight. The back-casted, hypothetical, historical Index data this chart is based on has inherent limitations. No representation is made that in the future the Index will have the returns used. Alternative modeling techniques or assumptions might produce significantly different results and may prove to be more appropriate. The Index is calculated net a 0.5% p.a. index calculation fee. The Index also contains embedded transaction costs and holding costs. The Index could underperform relative to other indices, including equity indices. In addition, the Index is an excess return index: it reflects the return of components net of the cost of funding a hypothetical investment in them.

Credit Suisse Momentum Index 1-Year Participation (Hypothetical Data)



This scenario is based on a \$100,000 initial purchase premium and the selection of the Rate Enhancement Rider with 100% of the premium allocated to the Credit Suisse Momentum Index 1yr Participation Rate strategy. This example reflects the Credit Suisse Momentum Index values from 1/23/2009 - 1/23/2019 (at that time the Index was not live and the Index data has been simulated), 100% participation rate on the Credit Suisse Momentum Index 1yr Participation Rate strategy, and a 120% participation rate on the Credit Suisse Momentum Index 1yr Participation Rate strategy with the Rate Enhancement Rider. This example is hypothetical only and is meant for illustration purposes. It is not a prediction of future results. This product was not available during the specified time period. Past performance is no indication or guarantee of future performance. The Index data has been derived by means of a retroactive application of a back-casted model designed with the benefit of hindsight. The back-casted, hypothetical, historical Index data this chart is based on has inherent limitations. No representation is made that in the future the Index will have the returns used. Alternative modeling techniques or assumptions might produce significantly different results and may prove to be more appropriate. The Index is calculated net a 0.5% p.a. index calculation fee. The Index also contains embedded transaction costs and holding costs. The Index could underperform relative to other indices, including equity indices. In addition, the Index is an excess return index: it reflects the return of components net of the cost of funding a hypothetical investment in them.

Enhance Your Earnings Potential

Rate Enhancement Rider

The Rate Enhancement Rider is a fantastic feature to add to your annuity if you want to take your accumulation power to the next level!

This rider increases the amount available for free withdrawal from 5% to 10% of your annuity's Account Value.

Additionally, this rider gives you a better opportunity to earn more interest as it increases the Fixed, Participation, and Cap rates across your annuity's crediting strategies. Increasing the Participation and Cap Rates offers potential to substantially benefit from the index's upside, because your premium has access to a larger percentage of an index's growth.

There is a fee with the purchase of the rider.

Pricing Guarantee

The **Accumulation Protector PlusSM** Annuity offers a 110% Return of Premium (ROP) Guarantee if the Rate Enhancement Rider is purchased and the contract persists to year 10. The premium is adjusted for withdrawals.



Is the Accumulation Protector PlusSM Annuity Right for You?

The **Accumulation Protector PlusSM** Annuity can be a wonderful growth vehicle for those looking to accumulate wealth and protect their retirement income.

If the below sounds like you, the **Accumulation Protector PlusSM** Annuity may be the addition you have been searching for!

- You have a low-tolerance for risk, and typically invest in CDs, Savings Bonds, Money Market Funds, and Treasury Bills.
- You are looking for a long-term strategy to grow your principal (ideally around 10 years).
- You like to protect your hard earned money.
- You want to preserve the legacy you have built by accumulating more wealth in a reliable way.
- You enjoy having lots of flexible allocation options when growing your money.
- Access to a global, risk-monitored index with a diversified portfolio sounds appealing.
- You are thinking about retiring soon or have retired.



Accumulation with Accessibility

Certain life events may arise where you need to access your money sooner than you were expecting. With the **Accumulation Protector PlusSM** Annuity, there are several ways to access your funds if the unexpected occurs.



Free Withdrawals

Some annuities do not offer free early withdrawals, but in the second contract year, the **Accumulation Protector PlusSM** Annuity allows you to withdraw up to 5% of your Account Value or your Required Minimum Distribution, whichever greater.

Terminal Illness and Nursing Home Waiver

If you are diagnosed with a terminal illness or need to move into a nursing home, you can make a full surrender or partial withdrawal with no Market Value Adjustment, Surrender Charge, or loss of any applicable Non-Vested Premium Bonus under certain conditions.

Additional Product Features

Issue Ages: 0-85
Contract Term: 10 years
Minimum Single Premium: \$5,000

Maximum Single Premium: \$1,000,000 (without prior approval)
Maturity Age: 100
Acceptable Funds: Both non-qualified and qualified markets

Premium Bonus

When you purchase the **Accumulation Protector PlusSM** Annuity you will receive a one-time premium bonus of 5%. The premium bonus is immediately credited to your account, increasing the value of your account and giving you the opportunity to earn additional interest. Your funds can be accessed subject to your vesting schedule.

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Vesting	0%	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%

Surrender Charges

If you surrender your contract or request withdrawals above the free withdrawal amount, there may be surrender charges. Please discuss the surrender charge schedule with your agent.

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
10 year	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

Settlement Options

You may choose, after the fifth contract year or at death, when you want to start to receive annuity payments and the duration in which they are paid. The vested value and the settlement option you select will determine the payment amount.

Lifetime Income Only

With this option, the annuitant receives equal monthly payments for the rest of their lifetime. Payments will end with the payment due just before the annuitant's death. No death benefit is payable with this option.

Period Certain Only

This settlement option guarantees equal monthly payments for a specified period, between 10 years and 20 years. After the fifth contract year, you may request a specific period, with guaranteed equal monthly payments, between 5 years and 20 years. If the annuitant dies before payments have been made for the specified period, the beneficiary will receive remaining payments for the specified period.

Lifetime Income with Guaranteed Period Certain

This settlement option provides equal monthly payments for the greater of the annuitant's remaining lifetime or a specified period of time. If the annuitant dies after payments have been made for the specified period, payments end with the payment due just before the annuitant's death.

Death Benefit

Protect your loved ones with the APP's Death Benefit feature. If you pass away before receiving any proceeds*, other than a Withdrawal, the amount payable to your beneficiary(ies) is equal to the greater of the Account Value less any Non-Vested Premium Bonus or the Minimum Guaranteed Surrender Value determined as of the date of death.



* Proceeds are defined as the amount payable when: (1) the Owner takes a Withdrawal; (2) the Owner surrenders their Contract; (3) an Owner dies; or (4) the Contract matures.

Disclosures

Annuity Guarantees - Annuity guarantees rely on the financial strength and claims-paying ability of Sentinel Security Life Insurance Company. Additionally, the Participation Rates for the Credit Suisse 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 Credit Suisse Momentum Index.

The Participation Rates for the Credit Suisse ESG 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 Life Insurance Company continues to have access to the Credit Suisse ESG Macro 5 Index.

Fixed Account - If you select the Fixed Account, this account will earn the current fixed interest rate which is guaranteed for each Contract Year and credited daily.

Index Account Interest Rate Calculation - At the end of each crediting period, the index value (ending value) is compared to the index value at the beginning of each crediting period (beginning value). When the ending value is higher than the beginning value, interest is credited to the index account. When the ending value is lower than the beginning value, no interest will be credited.

Index Crediting Strategies - Value in the index strategies will grow if the applicable index increases. Your potential earnings are either capped at a maximum interest rate or limited by a certain percentage of the index gain, depending on the terms and conditions of your index strategy. S&P 500® cap and participation rates, and Credit Suisse Trigger Rates are subject to change after the first crediting period.

Cap - If you select an index account utilizing a cap, the maximum index interest rate for the crediting period may not be more than the cap.

Participation Rate - If you select an index account utilizing a participation rate, the interest rate is equal to the percentage increase in the index value over the crediting period multiplied by the participation rate.

Trigger Rate - The minimum percentage of change in the Credit Suisse Momentum Index required to receive the Trigger Account Interest Rate.

Penalty Free Withdrawal - Up to the greater of 5% of the Accumulation Value or the Required Minimum Distribution may be withdrawn without any Surrender Charges, forfeiture of Nonvested Bonus, or Market Value Adjustment starting in year two.

Nursing Home Waiver - Must be confined to a nursing home for a period of at least 90 consecutive days. There is a waiting period of one year. If the owner is confined to a nursing home during the waiting period, this benefit would not be available in certain states.

Terminal Illness Waiver - Terminal illness is defined as any medical condition which a physician certifies that the contract owner's expected life span is twelve months or less. Proof of the terminal illness is required by a certified licensed physician that is not the owner, annuitant, or a family member to the owner or annuitant. The owner cannot be terminally ill during the waiting period. There is a waiting period of one year.

Vested Value - The Accumulation Value less the amount of Premium Bonus that is not vested using the following Vesting Schedule:

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Vesting	0%	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%

Market Value Adjustments - The Market Value Adjustment (MVA) is specified in the contract. The MVA expires at the end of the Surrender Charge Period.

Surrender Value - The Surrender Value is subject to Surrender Charges, Market Value Adjustment (MVA), forfeiture of Non-vested Premium Bonus, and Minimum Guarantee Surrender Value required by Standard Non-Forfeiture Law. Surrender Charges are calculated according to the following schedule:

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
10 year	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

Federal Income Tax Penalty - Any distribution taken prior to any owner's age 59 1/2 may be subject to an additional 10% federal income tax penalty.

Settlement Options - Lifetime Income Only and Lifetime Income with Guarantee Period Certain payments are calculated utilizing the Annuity 2012 IAR table and calculated at a 1% interest rate.

Rate Enhancement Rider - Provides higher interest rates, caps, and participation rates. Also includes the ROP benefit and penalty free increase.

Rider Fees - If you elect the Rate Enhancement Rider, there is an annual fee on each contract anniversary of 0.95% multiplied by the value in each crediting account and subtracted from the corresponding crediting account.

Death Benefit - The total Death Benefit that would be payable to the beneficiary when the Owner or the Annuitant, if the Owner is not a natural person, dies before annuity payments begin. The Death Benefit is the greater of the Vested Value or the Minimum Guaranteed Surrender Value on the date of the Owner's death.

Minimum Guaranteed Surrender Value - (1) 87.5% of Purchase Premium; less (2) Any Withdrawal amount including any applicable Market Value Adjustment and Surrender/Withdrawal Charges; plus (3) interest credited at the Minimum Guaranteed Surrender Value Interest Rate shown on the Contract Data Page from date Purchase Premium is received and accepted by **Sentinel Security Life Insurance Company** and will in no event be less than the present value, at time of surrender, of the Accumulation Value then guaranteed on the later of the 10th Contract Anniversary or the anniversary next following the Owner's 70th birthday. The present value will be calculated on the basis of an interest rate 1% higher than the interest rate which was used to accumulate the Accumulation Value from the date of Surrender to the later of the 10th Contract Anniversary or the anniversary next following the Owner's 70th birthday. The paid-up annuity, Cash Surrender Values and Death Benefit available under this Contract are not less than the minimum benefits required by the NAIC Standard Nonforfeiture Law for Individual Deferred Annuities, model #805. A detailed description of the method by which these values are computed has been filed with the Interstate Insurance Product Regulation Commission (IIPRC).

Disclaimers

The “**S&P 500®**” is a product of S&P Dow Jones Indices LLC or its affiliates (“SPDJI”), and has been licensed for use by **Sentinel Security Life Insurance Company**. Standard & Poor’s® and S&P® are registered trademarks of Standard & Poor’s Financial Services LLC (“S&P”); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by **Sentinel Security Life Insurance Company**. It is not possible to invest directly in an index. **Accumulation Protector PlusSM** Annuity is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or any of their respective affiliates (collectively, “S&P Dow Jones Indices”). S&P Dow Jones Indices does not make any representation or warranty, express or implied, to the owners of the **Accumulation Protector PlusSM** Annuity or any member of the public regarding the advisability of investing in securities generally or in **Accumulation Protector PlusSM** Annuity particularly or the ability of the **S&P 500®** to track general market performance. Past performance of an index is not an indication or guarantee of future results. S&P Dow Jones Indices’ only relationship to **Sentinel Security Life Insurance Company** with respect to the **S&P 500®** is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its licensors. The **S&P 500®** is determined, composed and calculated by S&P Dow Jones Indices without regard to **Sentinel Security Life Insurance Company** or the **Accumulation Protector PlusSM** Annuity. S&P Dow Jones Indices has no obligation to take the needs of **Sentinel Security Life Insurance Company** or the owners of **Accumulation Protector PlusSM** Annuity into consideration in determining, composing or calculating the **S&P 500®**. S&P Dow Jones Indices are not responsible for and have not participated in the determination of the prices, and amount of **Accumulation Protector PlusSM** Annuity or the timing of the issuance or sale of **Accumulation Protector PlusSM** Annuity or in the determination or calculation of the equation by which **Accumulation Protector PlusSM** Annuity is to be converted into cash, surrendered or redeemed, as the case may be. S&P Dow Jones Indices has no obligation or liability in connection with the administration, marketing or trading of **Accumulation Protector PlusSM** Annuity. There is no assurance that investment products based on the **S&P 500®** will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment or tax advisor. A tax advisor should be consulted to evaluate the impact of any tax-exempt securities on portfolios and the tax consequences of making any particular investment decision. Inclusion of a security within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, nor is it considered to be investment advice.

NEITHER S&P DOW JONES INDICES NOR THIRD PARTY LICENSOR GUARANTEES THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE **S&P 500®** OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY **SENTINEL SECURITY LIFE INSURANCE COMPANY**, OWNERS OF THE **ACCUMULATION PROTECTOR PLUSSM** ANNUITY, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE **S&P 500®** OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. THERE ARE NO THIRD PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND **SENTINEL SECURITY LIFE INSURANCE COMPANY**, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.

This brochure provides a brief description of the provisions of the Annuity Contract with the series of form numbers including: ICC19-SSLACCFIAPOL, ICC19-SSLACCFIABU, ICC19-SSLACCFIASPPTPEN, ICC19-SSLACCFIATEN, ICC19-SSLACCFIACSPTPEN, ICC19-SSLACCFIAAP, SSLACCFIAPOL-XX, SSLACCFIABU-XX, SSLACCFIATEN-XX, SSLACCFIASPPTPEN-XX, SSLACCFIACSPTPEN-XX, SSLACCFIAAP-XX.

Attributions and Disclaimers with Respect to Credit Suisse

The Credit Suisse Momentum Index and the Credit Suisse ESG Macro 5 Index (the “Indices”) and “Credit Suisse” are service marks of Credit Suisse Group AG, Credit Suisse International, or one of their affiliates (collectively, “Credit Suisse”). Credit Suisse has no relationship to the **Sentinel Security Life Insurance Company**, other than certain hedging arrangements and the licensing of the Credit Suisse Momentum Index and the Credit Suisse ESG Macro 5 Index and its service marks for use in connection with the **Accumulation Protector PlusSM** Annuity and is not a party to any transaction contemplated hereby.

The rules of the Credit Suisse Momentum Index and the Credit Suisse ESG Macro 5 Index may be amended by Credit Suisse International (the “Index Creator”). An amendment to the rules may result from, without limitation, a change to the construction or calculation rules for the Indices or from the Index Creator determining that a change to the rules is required or desirable in order to update them or to address an error, omission or ambiguity. No assurance can be given that any such amendment would not affect parties to this document.

The Credit Suisse Momentum Index contains embedded transaction costs and holding costs. The Credit Suisse Momentum Index is an excess return index, which means that it reflects the return of components net of the cost of funding a hypothetical investment in them. The Credit Suisse Momentum Index returns are likely to be negatively affected by such costs of funding. The Credit Suisse Momentum Index has a 0.5% per annum embedded fee deducted on a daily basis. The index fee will place a drag on the performance of the Index, offsetting any appreciation of its portfolio, exacerbating any depreciation of its portfolio and causing the level of the Index to decline steadily if the value of its portfolio remains relatively constant.

The Credit Suisse ESG Macro 5 Index has a 0.5% per annum embedded fee deducted on a daily basis. The Credit Suisse ESG Macro 5 Index also contains embedded transaction costs and holding costs. The Credit Suisse ESG Macro 5 Index is an excess return index, which means that it reflects the return of components net of the cost of funding a hypothetical investment in them. The Credit Suisse ESG Macro 5 Index returns are likely to be negatively affected by such costs of funding. These costs will reduce the performance of the index.

While volatility controls may result in less fluctuation in rates of return as compared to indices without volatility controls, they may also reduce the overall rate of return as compared to products not subject to volatility controls.

The end-of-day value of the Credit Suisse Momentum Index and the Credit Suisse ESG Macro 5 Index are published subject to the provisions in the rules of the Indices. Neither the Index Creator nor any of its affiliates is obliged to publish any information regarding the index other than as stipulated in the rules of these Indices.

The Indices are the exclusive property of and currently sponsored by the Index Creator.

The **Accumulation Protector PlusSM** Annuity are not in any way sponsored, endorsed or promoted by Credit Suisse. Credit Suisse has no obligation to take the needs of any person into consideration in composing, determining or calculating the Indices (or causing the Indices to be calculated). In addition, Credit Suisse makes no warranty or representation whatsoever, express or implied, as to the results to be obtained from the use of the Indices and/or the level at which either of the Indices stands at any particular time on any particular day or otherwise or the advisability of or results to be obtained by using, investing in, or trading the **Accumulation Protector PlusSM** Annuity, and Credit Suisse shall not be liable, whether in negligence or otherwise, to any person for any errors or omissions in the Indices or in the calculation of the Indices or under any obligation to advise any person of any errors or omissions therein. The Indices may be compiled, maintained and/or calculated by Credit Suisse. However, Credit Suisse shall not be liable for the results obtained by using, investing in, or trading the **Accumulation Protector PlusSM** Annuity.

Credit Suisse has not created, published or approved this document and accepts no responsibility or liability for its contents or use. Obligations to make payments under the **Accumulation Protector PlusSM Annuity** are solely the obligation of **Sentinel Security Life Insurance Company**.

Tax Disclaimer: Credit Suisse does not provide any tax advice. Any tax statement herein regarding any US federal tax is not intended or written to be used, and cannot be used, by any taxpayer for the purpose of avoiding any penalties. Any such statement herein was written to support the marketing or promotion of the transaction(s) or matter(s) to which the statement relates. Each taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor. Notwithstanding anything to the contrary herein, each party (and each of their employees, representatives, or other agents) may disclose to any and all persons, without limitation of any kind, the U.S. tax treatment and U.S. tax structure of any transaction that may described or included within the information contained herein relating to such U.S. tax treatment and U.S. tax structure. For this purpose, the tax treatment of a transaction is the purported or claimed U.S. federal income tax treatment of the transaction, and the tax structure of a transaction is any fact that may be relevant to understanding the purported or claimed U.S. federal income tax treatment of any transaction.

The Credit Suisse ESG Macro 5 Index referred to herein is based in part on an MSCI index. MSCI Indices are the exclusive property of MSCI Inc. ("MSCI"). MSCI and the MSCI index names are service mark(s) of MSCI or its affiliates and have been licensed for use for certain purposes by Credit Suisse. The Credit Suisse ESG Macro 5 Index referred to herein is not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to such index. No purchaser, seller or holder of any financial products based on the Credit Suisse ESG Macro 5 Index, or any other person or entity, should use or refer to any MSCI trade name, trademark or service mark to sponsor, endorse, market or promote this financial product without first contacting MSCI to determine whether MSCI's permission is required. Under no circumstances may any person or entity claim any affiliation with MSCI without the prior written permission of MSCI.

THIS FINANCIAL PRODUCT IS NOT SPONSORED, ENDORSED, SOLD OR PROMOTED BY MSCI INC. ("MSCI"), ANY AFFILIATE OF MSCI OR ANY OTHER PARTY INVOLVED IN, OR RELATED TO, MAKING OR COMPILING ANY MSCI INDEX (ALL OF THE FOREGOING PARTIES, THE "MSCI PARTIES"). THE MSCI INDICES ARE THE EXCLUSIVE PROPERTY OF MSCI. MSCI AND THE MSCI INDEX NAMES ARE SERVICE MARK(S) OF MSCI OR ITS AFFILIATES AND HAVE BEEN LICENSED FOR USE FOR CERTAIN PURPOSES BY CREDIT SUISSE. NONE OF THE MSCI PARTIES MAKE ANY REPRESENTATION OR WARRANTY, EXPRESS OR IMPLIED, TO THE HOLDERS OF THIS FINANCIAL PRODUCT OR ANY MEMBER OF THE PUBLIC REGARDING THE ADVISABILITY OF INVESTING IN FINANCIAL PRODUCTS GENERALLY OR IN THIS FINANCIAL PRODUCT PARTICULARLY OR THE ABILITY OF ANY MSCI INDEX TO TRACK CORRESPONDING STOCK MARKET PERFORMANCE. MSCI OR ITS AFFILIATES ARE THE LICENSORS OF CERTAIN TRADEMARKS, SERVICE MARKS AND TRADE NAMES AND OF THE MSCI INDICES WHICH ARE DETERMINED, COMPOSED AND CALCULATED BY MSCI WITHOUT REGARD TO THIS FINANCIAL PRODUCT OR THE ISSUER OR OWNER OF THIS FINANCIAL PRODUCT. NONE OF THE MSCI PARTIES HAS ANY OBLIGATION TO TAKE THE NEEDS OF THE ISSUERS OR HOLDERS OF THIS FINANCIAL PRODUCT INTO CONSIDERATION IN DETERMINING, COMPOSING OR CALCULATING THE MSCI INDICES. NONE OF THE MSCI PARTIES IS RESPONSIBLE FOR OR HAS PARTICIPATED IN THE DETERMINATION OF THE TIMING OF, PRICES AT, OR QUANTITIES OF THIS FINANCIAL PRODUCT TO BE ISSUED OR IN THE DETERMINATION OR CALCULATION OF THE EQUATION BY WHICH THIS FINANCIAL PRODUCT IS REDEEMABLE FOR CASH. NONE OF THE MSCI PARTIES HAS ANY OBLIGATION OR LIABILITY TO THE OWNERS OR HOLDERS OF THIS FINANCIAL PRODUCT IN CONNECTION WITH THE ADMINISTRATION, MARKETING OR OFFERING OF THIS FINANCIAL PRODUCT.

ALTHOUGH MSCI SHALL OBTAIN INFORMATION FOR INCLUSION IN OR FOR USE IN THE CALCULATION OF THE MSCI INDICES FROM SOURCES WHICH MSCI CONSIDERS RELIABLE, NONE OF THE MSCI PARTIES WARRANTS OR GUARANTEES THE ORIGINALITY, ACCURACY AND/OR THE COMPLETENESS OF ANY MSCI INDEX OR ANY DATA INCLUDED THEREIN. NONE OF THE MSCI PARTIES MAKES ANY WARRANTY, EXPRESS OR IMPLIED, AS TO RESULTS TO BE OBTAINED BY CREDIT SUISSE, CREDIT SUISSE'S CUSTOMERS OR COUNTERPARTIES, ISSUERS OF THE FINANCIAL PRODUCT, OWNERS OF THE FINANCIAL PRODUCT, OR ANY OTHER PERSON OR ENTITY, FROM THE USE OF ANY MSCI INDEX OR ANY DATA INCLUDED THEREIN IN CONNECTION WITH THE RIGHTS LICENSED HEREUNDER OR FOR ANY OTHER USE. NONE OF THE MSCI PARTIES SHALL HAVE ANY LIABILITY FOR ANY ERRORS, OMISSIONS OR INTERRUPTIONS OF OR IN CONNECTION WITH ANY MSCI INDEX OR ANY DATA INCLUDED THEREIN. FURTHER, NONE OF THE MSCI PARTIES MAKES ANY EXPRESS OR IMPLIED WARRANTIES OF ANY KIND, AND THE MSCI PARTIES HEREBY EXPRESSLY DISCLAIM ALL WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE, WITH RESPECT TO ANY MSCI INDEX AND ANY DATA INCLUDED THEREIN. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT SHALL ANY OF THE MSCI PARTIES HAVE ANY LIABILITY FOR ANY DIRECT, INDIRECT, SPECIAL, PUNITIVE, CONSEQUENTIAL OR ANY OTHER DAMAGES (INCLUDING LOST PROFITS) EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.

There is currently no universal definition or exhaustive list defining the issues or factors that are covered by the concept of "ESG" (Environmental, Social, Governance). If not indicated otherwise, 'ESG' is used interchangeably with the terms 'sustainable' and 'sustainability'. Unless indicated otherwise, the views expressed herein are based on CS' own assumptions and interpretation of ESG at the time of drafting. CS' views on ESG may evolve over time and are subject to change.

Where an index is identified as including elements which track environmental, social or governance (ESG) objectives, CS is, wholly or in part, reliant on third-party sources of information (including, but not limited to, such information produced by the issuing/manufacturing company itself) and external guidance. These sources of information may be limited in terms of accuracy, availability and timeliness. It is possible that the data from ESG data providers may be incorrect, unavailable (e.g. not existing, or absence of look-through), or not fully updated. CS has not sought to independently verify information obtained from public and third-party sources and makes no representations or warranties as to accuracy, completeness or reliability of such information. Additionally, as global laws, guidelines and regulations in relation to the tracking and provision of such data are evolving, all such disclosures are made on a non-reliance basis and are subject to change. Unless required by applicable law, CS is not obliged to provide updates on sustainability assessments. Any updates might be subject to a time lag, due to e.g. lack of available data.

An ESG assessment reflects the opinion of the assessing party (CS or external parties such as rating agencies or other financial institutions). In the absence of a standardized ESG assessment system, each assessing party has its own research and analysis framework/methodology. Therefore, ESG assessment or risk levels given by different assessing parties to the same index can vary. Further, ESG assessment is limited to considering company performance against certain ESG criteria only and does not take into account the other factors needed to assess the value of a company.

Unless this has been explicitly communicated in the product or service documentation, no representation is given as to whether the product or service meets any specific regulatory framework or CS' own criteria for internal sustainability frameworks.

SENTINEL SECURITY LIFE INSURANCE COMPANY



The Sentinel story started 71 years ago in 1948. A group of passionate Utah funeral directors saw many families in need of an insurance product designed to help pay funeral costs. To help meet this need, they came together and created Sentinel Mutual Insurance Company. At last families were able to purchase a budget-friendly life insurance contract designed to help pay for the final expenses of a loved one.

As the years went by a few name changes took place (going from Sentinel Mutual Insurance Company to Sentinel Insurance Company in 1954 to Sentinel Security Life Insurance Company in 1957).

In more recent years Sentinel decided to expand its product offerings beyond final expense. In 2009, the company rolled out a Medicare Supplement product to help pay for the gaps not covered by Medicare. This was followed by the development of multiple innovative annuity products (Personal Choice Annuity in 2011, Summit Bonus Index in 2013, Personal Choice Plus in 2017, and Guaranteed Income Annuity in 2018). With consistent and solid growth, Sentinel remains well-positioned to continue creating and rolling out new innovative products to better serve our client base.

We look back at our history of service with pride and excitement for the future. We invite you to become part of our story as we work to provide peace of mind to families throughout the country.



Sentinel Security Life Insurance Company

PO Box 27248 | Salt Lake City | UT 84127-0248
1-800-247-1423 | www.sslco.com

