

## PREDICTABLE INCOME

Once we reach our retirement and can no longer depend on our primary source of employment income, we are left hoping that we were able to save enough to last us through our best years. When we take into account the volatility of the market, increasing life expectancy, and inflation, many of us may find that we do not have enough to maintain our desired quality of life.

With this in mind, Sentinel Security Life created the Guaranteed Lifetime Withdrawal Benefit Rider as an additional annuity benefit to the Guaranteed Income Annuity. Designed to bring you a dependable source of funds for the rest of your life once activated, you can put your concerns to rest knowing that a constant, unchanging amount will always be incoming.

## HOME HEALTHCARE INCREASE BENEFIT

While we do our best to avoid them, sometimes emergencies can happen. Facing significant health issues is a true concern at any point in life, but grows as we age. When we have a significant medical situation we may need additional income to cover the expense.

In order to help our contract holders in these types of situations, we have included the Home Healthcare Increase Benefit feature with this rider at no additional cost to you. If at any point you become unable to perform at least two of the six basic activities of daily living, this feature will allow you to double the Guaranteed Lifetime Withdrawal Benefit you receive for up to five years.

GLWB RIDER CHARACTERISTICS	
First Year Bonus	8% applicable to Income Account Value
Free Partial Withdrawal	10%
Partial Withdrawal Basis	Percent of Premium
Roll-up Term	10 years with option to renew for 10 years
Initial Roll-up Rate	8%
Renewal Roll-up Rate	Guaranteed minimum of 2%
Roll-up Cap	Roll-up limited to age 85
Guaranteed Minimum Roll-Up Term	5 years
Death Benefit Options	The greater of the account value or Guaranteed Minimum Cash Surrender Value
Cost of Benefit	Years 1-5: 1.25% Years 6-10: 1.60%
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GLWB PAYOUT FACTORS		
Attained Age	Single Life	Joint Life
50	2.80%	2.30%
51	2.90%	2.40%
52	3.00%	2.50%
53	3.10%	2.60%
54	3.20%	2.70%
55	3.30%	2.80%
56	3.40%	2.90%
57	3.50%	3.00%
58	3.60%	3.10%
59	3.70%	3.20%
60	3.80%	3.30%
61	4.00%	3.50%
62	4.20%	3.70%
63	4.40%	3.90%
64	4.60%	4.10%
65	4.90%	4.40%
66	5.15%	4.65%
67	5.25%	4.75%
68	5.35%	4.85%
69	5.50%	5.00%
70	5.60%	5.10%
71	5.65%	5.15%
72	5.70%	5.20%
73	5.80%	5.30%
74	5.90%	5.40%
75	6.00%	5.50%
76	6.05%	5.55%
77	6.10%	5.60%
78	6.15%	5.65%
79	6.20%	5.70%
80	6.25%	5.75%
81	6.30%	5.80%
82	6.35%	5.85%
83	6.40%	5.90%
84	6.45%	5.95%
85	6.50%	6.00%
86	6.55%	6.05%
87	6.60%	6.10%
88	6.65%	6.15%
89	6.70%	6.20%
90+	6.75%	6.25%

Please see the Guaranteed Income Annuity brochure disclaimer page for more information.  
This rider insert is meant to be used in conjunction with the Guaranteed Income Annuity brochure.

## RIDER DETAILS

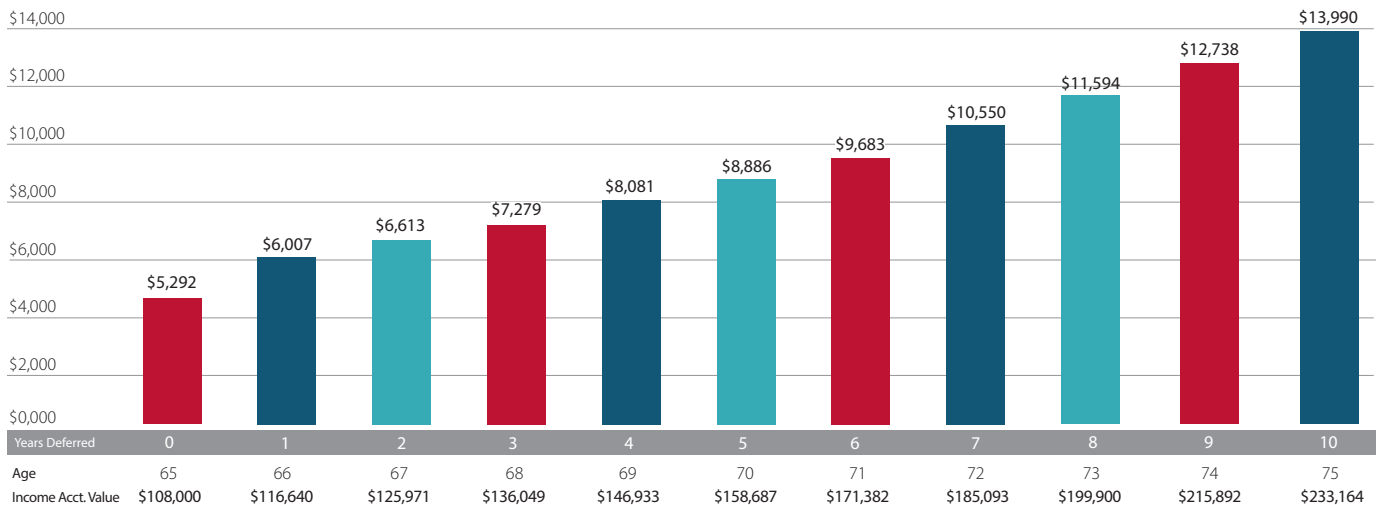
- The GLWB Rider is only available with the 10-year annuity.
- The GLWB Rider can only be purchased if the Annuitant is an Owner, unless the Owner is not a Natural Person, such as a trust, corporation, or other entity. If the Owner is not a natural person, the Annuitant will be treated as the Owner for purposes of this Rider. If the Base Policy has Joint Owners, the GLWB Rider is only available if the Joint Owners are spouses.
- The GLWB Rider is subject to a minimum issue age of 40 and benefits may begin anytime once the owner has attained age 50.
- The income for this rider is not based off of your accumulation value, but your Income Account Value, which grows at a consistent 8% for the first 10 years along with an immediate one-time bonus of 8%.
- If there are still funds left in the account value when the owner passes away, anything left over will be paid out to the beneficiaries.

## Guaranteed Lifetime Withdrawal Benefit Summary Sample

Chris has purchased the Guaranteed Income Annuity at age 65 and selected the GLWB Rider to enhance his annuity. His initial premium is \$100,000 and immediately he receives an Income Account Bonus of \$8,000, bringing his Initial Income Account Value to \$108,000. The graph below illustrates the amount of lifetime income Chris can receive by selecting this rider with the Guaranteed Income Annuity. The Income Account Value is multiplied by the applicable GLWB Payout Factor to determine the amount of lifetime income for each deferral option.

Contract Year	Income Account Value
0	\$108,000
1	\$116,640
2	\$125,971
3	\$136,049
4	\$146,933
5	\$158,687
6	\$171,382
7	\$185,093
8	\$199,900
9	\$215,892
10	\$233,164

## Guaranteed Lifetime Withdrawal Benefits



SENTINEL SECURITY LIFE IS A MEMBER OF THE A-CAP FAMILY



Underwritten by:  
Sentinel Security Life Insurance Company

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