



Sentinel Plan® Annuity Rates

EFFECTIVE
09-15-2016

Multi-Year Guarantee Annuity

Sentinel Plan® Personal Choice Annuity

	All Other	FL	MN
5 Year	2.90%	2.80%	2.60%
7 Year	3.15%	3.05%	2.85%
10 Year	3.15%	3.05%	2.65%

Minnesota contracts do not include Market Value Adjustments (MVA). All Annuitants 86-90 are required to purchase Death Benefit Rider in all states except Florida where it is an included feature. Nursing Home Rider/Terminal Illness Rider Not Available in California, Florida, and Pennsylvania. Pennsylvania plans are known as Choice Annuity.

Rate Reductions for Optional Riders:	<u>5 Year</u>	<u>7 Year</u>	<u>10 Year</u>
Required Minimum Distribution	0.16%	0.16%	0.16%
Preferred 10% Free Withdrawal	0.08%	0.08%	0.08%
Terminal Illness / Nursing Home Care	0.15%	0.15%	0.15%
72(t) Free Withdrawal	0.05%	0.05%	0.05%
Death Benefit Feature	0.35%	0.35%	0.35%
Accumulated Interest Withdrawal	0.08%	0.08%	0.08%

Fixed Index Annuity

Summit Bonus IndexSM

	CA, FL, IL, NC	PA, TX, UT, WA
Premium Bonus	7.00%	4.50%
Additional Premium Bonus with GLWB	1.00%	1.00%
Fixed Account	1.70%	1.70%
Annual Point-to-Point Cap	3.15%	3.15%
Monthly Averaging Cap	3.30%	3.30%
Daily Averaging Cap	3.35%	3.35%
Monthly Sum Cap	1.35%	1.35%
Income Rider (GLWB) Charge	1.05%	1.05%

Summit Bonus IndexSM has a 10-year surrender schedule. Premium bonuses are subject to a vesting schedule. Inclusion of the income rider subject to age restriction.