



Home Office:
2121 South State Street
Salt Lake City, UT 84115
Telephone: 1-800-247-1423
www.sentinellife.org

January 23, 2011

Personal Choice Annuity™

IMPORTANT ANNUITY UPDATE – New Crediting Rates

Since the launch of the Personal Choice Annuity™ Sentinel has been committed to providing some of the highest rates offered in a multiyear guarantee annuity. Due to the downward pressure of market conditions, Sentinel will begin to offer the Personal Choice Annuity™ with the following rates and associated effective dates:

	<u>Minnesota</u>	<u>Florida</u>	<u>All other approved states</u>
Personal Choice™ 5 Year	3.15%	3.35%	3.45%
Personal Choice™ 7 Year	3.25%	3.45%	3.55%
Personal Choice™ 10 Year	3.35%	3.75%	3.85%

February 13, 2012 Effective date of new crediting rates - Any applications signed on this date and later will receive the new crediting rates. An update to the Illustration software will be available on this date as well.

February 20, 2012 All applications signed on February 13, 2012 and earlier must be received in the Home Office by this date to receive the current crediting rates.

March 29, 2012 End of 45 Day Hold - All transfers and exchanges for any application signed prior to February 13, 2012 must be completed by this date in order to receive the current crediting rates.

Recently Sentinel announced the launch of the Personal Choice Annuity™ in the states of Minnesota and Oregon. These two states will follow the same rate change rules that are outlined above. While this is not an ideal situation we felt it important to provide the immediate opportunity for the highest possible rates in Minnesota and Oregon for individuals who have been anxiously awaiting the approval of the Personal Choice Annuity™.

We again want to express our sincere appreciation for your continued support of this product and Sentinel. We believe these rates are still very attractive, and given the unique design of this product, will continue to have among the highest crediting rates available in the MYGA market place.

In addition we appreciate the effort that you have taken in order to make this a successful product. We look forward to continuing our partnership with you.

Sincerely,

Sentinel Security Life

Please contact us if you have any questions:

Call: 800-247-1423

email: agency@sslco.com