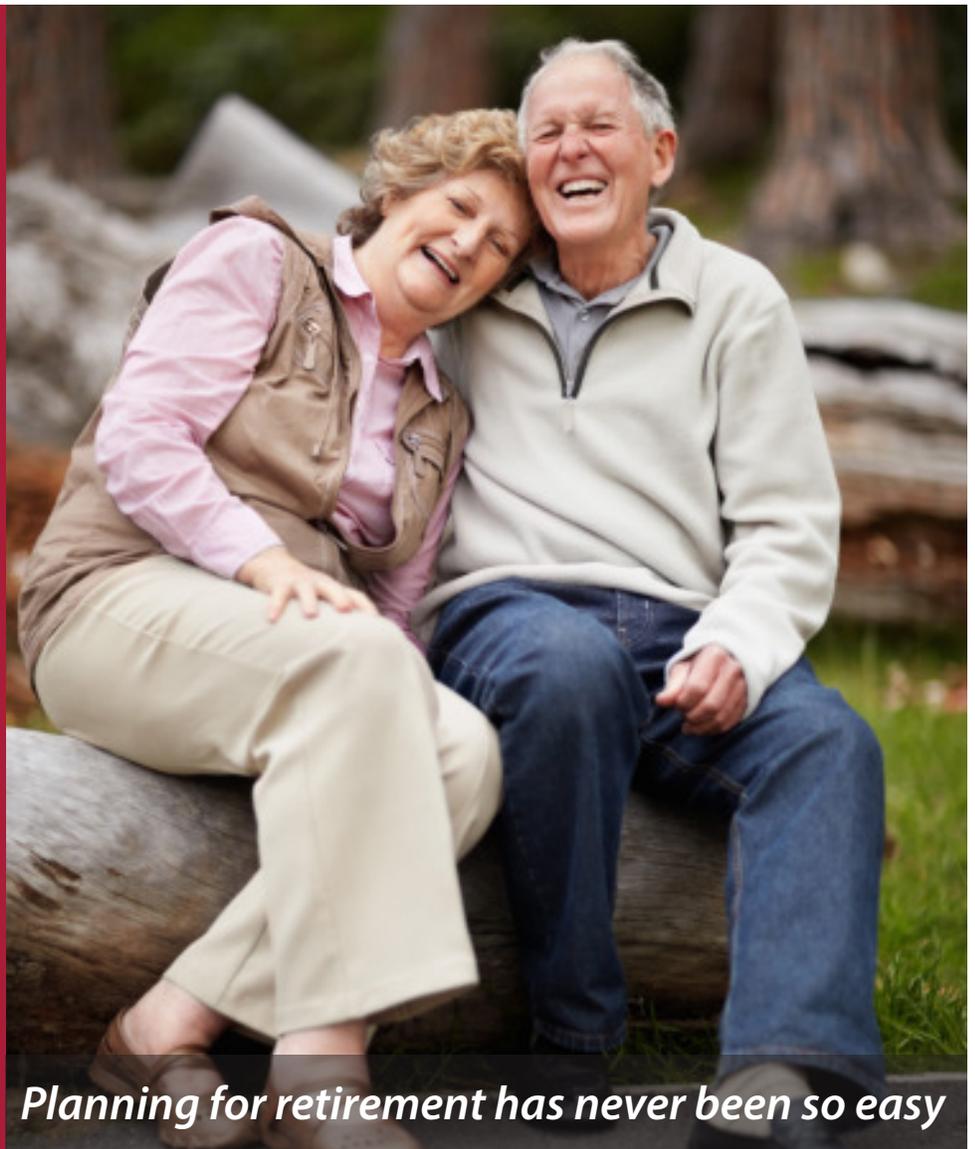




**Sentinel[®]
Security
Life**



Planning for retirement has never been so easy

Sentinel Plan[®]

SUMMIT BONUS INDEXSM ANNUITY

Client Brochure

All States Except:
AL, CA, FL, IA, IN, KY,
LA, MD, MN, MS, OH,
OR, PA, RI, TX, UT, WA



A premier annuity that is fully customizable

In today's challenging financial environment, many people are seeking safer investment opportunities. Fixed indexed annuities provide the flexibility to participate in the growth of the stock market and protect your principal when the stock market declines. With the Sentinel Plan[®] Summit Bonus IndexSM you have the ability to enhance your financial future by selecting from a variety of indexing strategies.

The Sentinel Plan[®] Summit Bonus IndexSM can help you reach your retirement goals.

Is a fixed indexed annuity right for you?

There are many factors to consider when looking into a fixed indexed annuity. Your age, annual income, liquid net worth, and financial needs are all important in determining whether or not a fixed indexed annuity can help you reach your financial goals.





Choice

You decide how your money grows and how you receive income from your investment.

Growth

Your money grows with the market without losing value during a downturn.

Future

This annuity gives you the opportunity to provide for yourself and your beneficiaries.

Owner

The owner makes the initial investment, selects the indexing strategies and names the annuitant and beneficiary. The owner can be an individual, trust, or an organization. The owner also has the right to request withdrawals and income payments.

Annuitant

The annuitant is a person named by the owner who will receive payments under the Maturity Benefit in the policy. In many cases the owner and the annuitant are the same person.

Beneficiary

The beneficiary receives the death benefit at the time of the owner's death.

Features

Premium Bonus

When you purchase your Sentinel Plan® Summit Bonus IndexSM, you will receive a one-time premium bonus. The premium bonus is immediately credited to your account which gives you an opportunity to earn additional interest and gives you access to additional funds that you can access subject to your vesting schedule.

Policy Year	1	2	3	4	5	6	7	8	9	10	11+
Vesting	0%	0%	0%	0%	0%	10%	20%	40%	60%	80%	100%

Accessibility

The Sentinel Plan® Summit Bonus IndexSM offers several options to access your money without being subject to surrender charges or market value adjustments.

For example:

- During the first policy year, you can withdraw the interest earned on funds allocated to the fixed account or a Required Minimum Distribution
- After the first policy year, you can withdraw up to 10% of your contract value or Required Minimum Distribution, whichever is greater
- After the fifth policy year you can apply the vested value of the policy to purchase a settlement options to provide income.

You can take up to two withdrawals in a policy year as long as your accumulation value does not go below \$2,500. Withdrawals must be at least \$250.

Withdrawals other than as listed to the left are subject to applicable surrender charges, premium bonus vesting schedule, and Market Value Adjustments. Withdrawals may also be subject to taxes and penalties.

Death Benefit

The amount payable if the Owner, or the Annuitant if the Owner is not a Natural Person, dies before annuity payments begin is equal to the Accumulation Value less the Non-vested Premium Bonus or the Minimum Guaranteed Surrender Value determined as of the date of death, whichever is greater.

Surrender Charges

If you surrender your policy or request withdrawals above a certain amount, there may be surrender charges. Please discuss the surrender charge schedule with your agent.

Policy Year	1	2	3	4	5	6	7	8	9	10	11+
Issue Age 0-57	12%	11%	10%	9%	8%	7%	6%	5%	4%	2%	0%
Issue Age 58+	9.5%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

The Summit Bonus IndexSM

The Summit Bonus IndexSM allows you to determine how your investment grows. By selecting the crediting strategy that best fits your needs, you can allocate your funds between four Index Strategies, a fixed account, or any combination. You also have the option to adjust your allocations annually, providing you with more control to reach your investment goals.

Fixed Account

The Fixed Account has a guaranteed minimum interest rate of 1%. Interest is compounded daily, providing steady growth and the comfort of predictability.

- Stability
- Annual Rate Guarantee
- Earned interest is deposited into your account

Indexing Options

The Sentinel Plan[®] Summit Bonus IndexSM offers four indexing strategies: Annual Point to Point, Monthly Sum, Monthly Averaging and Daily Averaging.

The indexing strategies are designed to generate interest credits based on the performance of the S&P 500[®]. The good news is that while you are not investing in the market measured by the S&P 500[®], you are able to obtain the benefits of market growth without exposure to market loss.

Caps

A cap is the maximum interest rate that is used when calculating the Index Account.



Tax Advantage

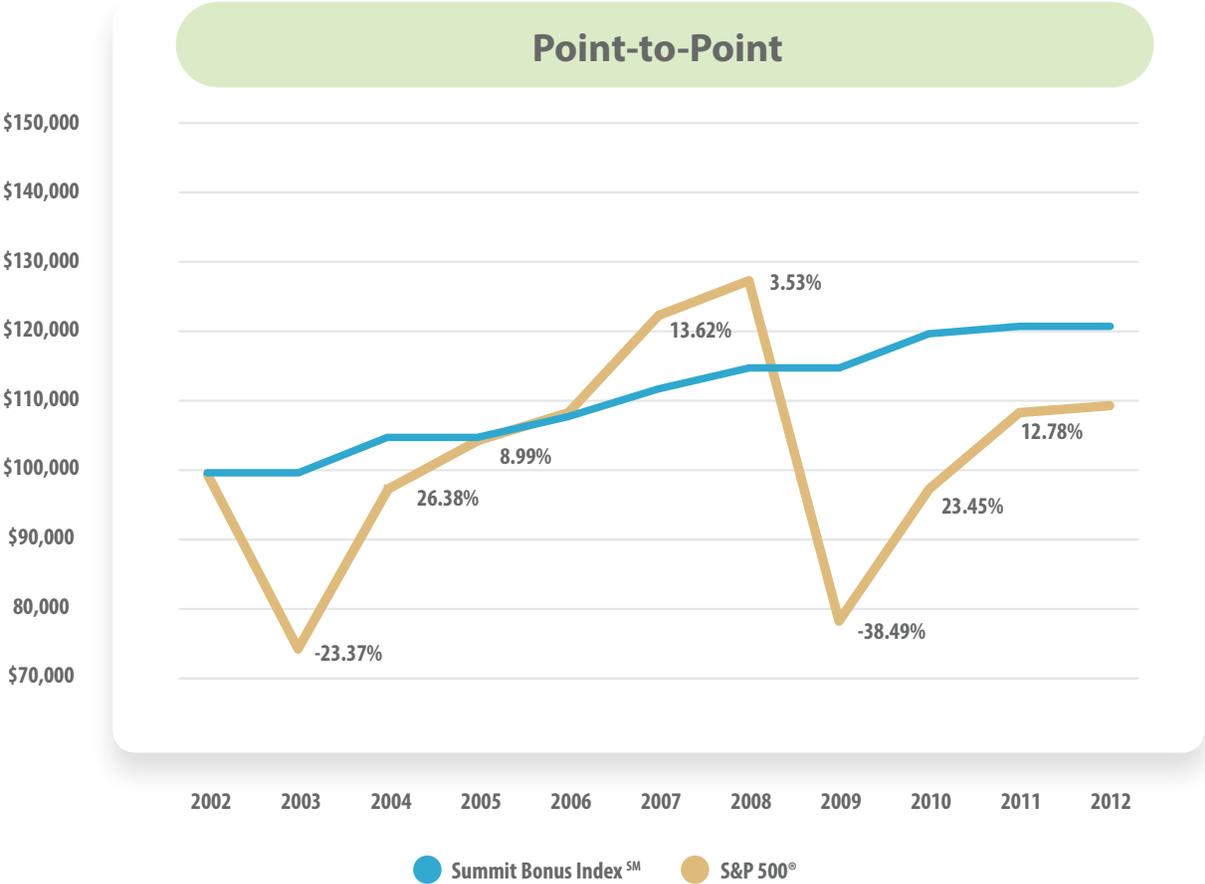
Your annuity earns interest tax-deferred, which means you do not pay taxes on the interest earned under your contract until you make a withdrawal.

Tax Deferral

Your principal will earn interest, and all your interest will earn interest!

Annual Point-to-Point

Each policy anniversary, the S&P 500® index value (ending value) is compared to the S&P 500® index value on the last policy anniversary (beginning value). When the ending value is higher than the beginning value, the percentage increase is credited to the policy up to the annual cap. When the ending value is lower than the beginning value, no interest will be credited; however, no interest will be lost, leaving the policy value protected.

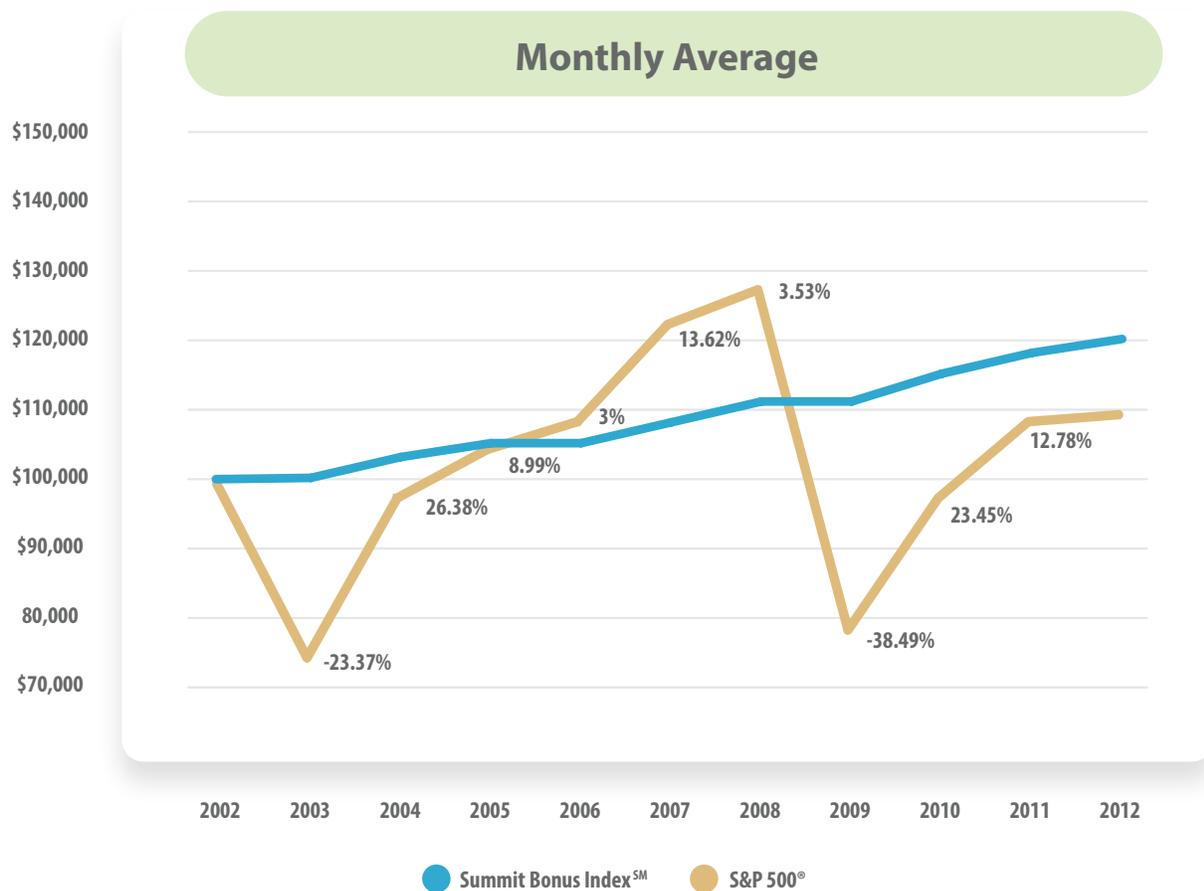


Key Features

- Interest rate based upon the change in the S&P 500® over the policy year.
- A drop in the market at any time in between the beginning and ending periods does not affect earnings.
- Closest you can get to the market without exposure to market losses.

Monthly Averaging

Each policy anniversary, the monthly S&P 500® index value for the 12 month period since your last anniversary date is averaged (ending value) and compared to the S&P 500® index value on the last policy anniversary (beginning value). When the ending value is higher than the beginning value, the percentage increase is credited to the policy up to the annual cap. When the ending value is lower than the beginning value, no interest will be credited; however, no interest will be lost, leaving the contract value protected.

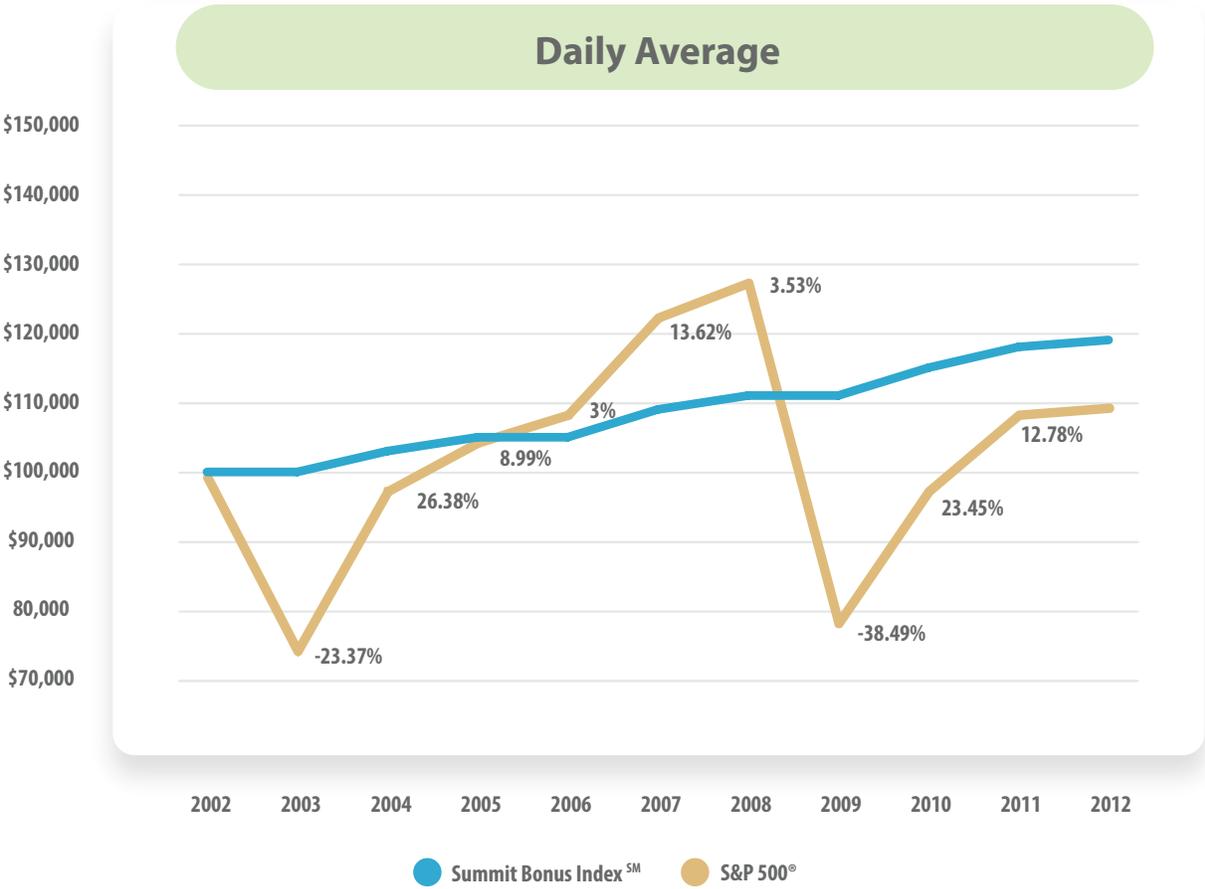


Key Features

- Interest Rate based upon average of the 12 monthly closing values in S&P 500® over the policy year.
- The Monthly Averaging feature has the potential to yield higher earnings when there is a period of significant market increases.
- Higher Cap than Annual Point-to-Point.

Daily Average

Each policy anniversary, the daily S&P 500® index values following the last policy anniversary is averaged (ending value) and compared to the S&P 500® index value on the last policy anniversary (beginning value). When the ending value is higher than the beginning value, the percentage increase is credited to the policy up to the annual cap. When the ending average value is lower, no interest will be credited; however, no interest will be lost, leaving the contract value protected.

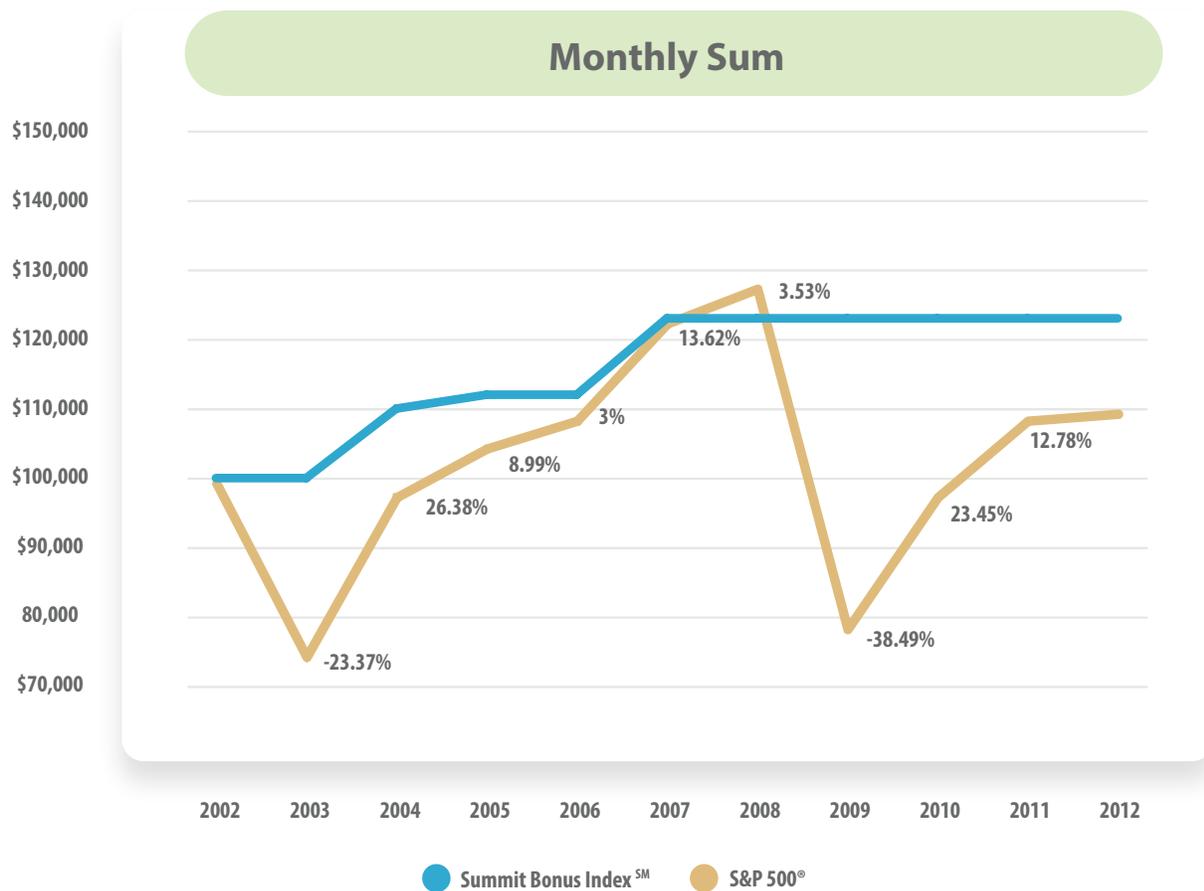


Key Features

- Interest rate based on the average of the daily closing values of the S&P 500® over the policy year
- The daily averaging method offsets the impact of large short term market losses
- Cap is the highest with this feature

Monthly Sum

Each policy anniversary, the S&P 500® index value for each month following the last policy anniversary (ending value) for 12 months is compared to the previous month's S&P 500® index value (beginning value) to determine the percentage change. Monthly percentage increases (up to the monthly cap) are added to monthly percentage decreases (with no cap) for each of the 12 months. When the 12 month total is positive, the full amount is credited to the contract. When the 12 month total is negative, no interest will be credited; however, no interest will be lost, leaving the contract value protected.



Key Features

- Interest Rate based upon monthly changes in the S&P 500®
- Opportunity to earn the highest interest with this option
- There is a monthly cap for this account

Premium Bonus

If you select the Income Rider, we will add 1% of your premium to the total amount of your annuity. This 1% is in addition to the Premium Bonus you receive on the Base Policy. That's a total of TWO Premium Bonuses when you select the Income Rider at policy issue.

Income Rider

We offer an Income Rider that you may select when you purchase the Summit Bonus IndexSM. The Income Rider guarantees that you may withdraw a specified amount from the Summit Bonus IndexSM each year and is available even if the Accumulation Value of your annuity goes to zero after income payments begin.

Income payments under this rider are available as long as you are at least age 55. When you elect to receive payments under the Income Rider you have the option to select a single life payout for you or a joint life payout for you and your spouse.

What is the Benefit?

Once income benefits begin, you can still receive income even if the accumulation value of your policy is ZERO. Withdrawals in addition to your income payments may reduce or eliminate your Lifetime Annual Income.

Lifetime Annual Income

Your lifetime annual income will depend on your Income Account Value, your Payout Factor, and if you are required to take out required minimum distributions under federal tax laws.

The Payout Factor is a percentage that is based on whether you elect the Income Rider for you or for you and your spouse. The Payout factor is also based on your age or the age of your spouse.

The Income Account Value is used to calculate the Income Rider payments and the Rider Charge.

End of Policy Year	Age	Accumulation Value	Income Account Value	Payout
1	65	\$71,173.67	\$74,412.00	
2	66	\$72,124.81	\$78,876.72	
3	67	\$73,050.03	\$83,609.32	
4	68	\$73,945.71	\$88,625.88	
5	69	\$74,807.95	\$93,943.44	
6	70	\$75,632.56	\$99,580.04	
7	71	\$76,415.04	\$105,554.84	
8	72	\$77,150.60	\$111,888.13	
9	73	\$77,834.05	\$118,601.42	
10	74	\$78,459.86	\$125,717.51	\$6,285.88
11	75	\$72,881.45	\$119,431.63	\$6,285.88
12	76	\$67,229.58	\$113,145.76	\$6,285.88
13	77	\$61,502.42	\$106,859.88	\$6,285.88
14	78	\$55,698.08	\$100,574.01	\$6,285.88
15	79	\$49,814.63	\$94,288.13	\$6,285.88
16	80	\$43,850.09	\$88,002.26	\$6,285.88
17	81	\$37,802.45	\$81,716.38	\$6,285.88
18	82	\$31,669.61	\$75,430.50	\$6,285.88
19	83	\$25,449.46	\$69,144.63	\$6,285.88
20	84	\$19,139.80	\$62,858.75	\$6,285.88
21	85	\$12,738.41	\$56,572.88	\$6,285.88
22	86	\$6,242.98	\$50,287.00	\$6,285.88
23	87	\$0.00	\$44,001.13	\$6,285.88
24	88	\$0.00	\$37,715.25	\$6,285.88
25	89	\$0.00	\$31,429.38	\$6,285.88

*Values are not guaranteed and are for a hypothetical scenario. This example assumes an initial premium of \$65,000 allocated to the point-to-point strategy, with an 8% premium bonus and a 6% rollup rate. GLWB payments start in year 10.

Settlement Options

One of the benefits of the Summit Bonus IndexSM is the ability to choose when you start to receive payments and the period of time you will receive them. The accumulation value and the settlement option you select will determine what payments you receive.



Lifetime Income Only

We will pay equal monthly payments for the Annuitant's remaining lifetime. Payments will end with the payment due just before the annuitant's death.

- A death benefit is not available under this option

Lifetime Income With Guaranteed Period Certain

We will pay equal monthly payments for the Annuitant's remaining lifetime or the period certain. If the Annuitant dies after payments have been made for the period certain, payments end with the payment due just before the Annuitant's death.

Period Certain Only

We will pay equal monthly payments for a period certain of not less than 10 years and not more than 20 years.

- Guarantees payments for the time specified between 10-20 years
- Payments under this option can be greater than Life Income Only option
- Death benefit is available

When do payments begin?

After the fifth policy anniversary, you may elect to apply the Vested Value of your policy as a single premium to purchase one of the options described above.

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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 policy 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 IS A MEMBER OF THE A-CAP FAMILY



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A.M. Best "B++" (Good) with
Stable Outlook as of October 2017