



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

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Personal Choice Annuity™

IMPORTANT ANNUITY UPDATE – New Crediting Rates

Since the launch of the Personal Choice Annuity™ on August 1, 2011 the reception in the market place has been exceptional and has exceeded our expectations for initial sales. The success of this product is the direct result of the hard work our business partners have put into marketing the annuity and getting it in front of consumers. To help build momentum and promote the product we committed to holding the introductory crediting rates for 60 days, but due to delays in some state approvals, we held the rates much longer. However, given the current investment environment we cannot hold the introductory rates any longer and will have new rates effective January 1, 2012. The new rates and new business rules are as follows:

	<u>Florida</u>	<u>All other approved states</u>
Personal Choice™ 5 Year	3.50%	3.60%
Personal Choice™ 7 Year	3.60%	3.70%
Personal Choice™ 10 Year	3.90%	4.00%

- January 1, 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.
- January 6, 2012** All applications signed on December 31, 2011 and earlier must be received in the Home Office by this date to receive the current crediting rates.
- February 14, 2012** End of 45 Day Hold - All transfers and exchanges for any application signed prior to January 1, 2012 must be completed by this date in order to receive the current crediting rates.

We would also like to take this opportunity to announce changes we have been making in recent weeks to help handle the increased volume of business, and to better support our products going forward. We have increased the New Business Department's size by a considerable margin to help maintain our commitment of issuing completed policies within one to three business days. In addition, we are adding capacity to the Policy Service Department to better accommodate an increase in call volume. Lastly, we are also adding capacity to the Agency Department to provide additional sales support and training for our many new agents. This additional sales support will include more consistent and timely follow up on pending cases.

We look forward to announcing in the coming weeks how our investment in technology initiatives will help to also provide additional support to our agents.

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. We look forward to an equally successful 2012 and working for you and your clients!

Sincerely,
Sentinel Security Life

Please contact us if you have any questions:

Call: 800-247-1423

email: agency@sslco.com