



Sentinel Plan[®] Annuity Rates

EFFECTIVE
05-01-2014

Multi-Year Guarantee Annuity

Sentinel Plan[®] Personal Choice Annuity

	All Other	FL	MN
5 Year	3.30%	3.20%	3.00%
7 Year	3.45%	3.35%	3.15%
10 Year	3.75%	3.65%	3.45%

Minnesota contracts do not include Market Value Adjustments (MVA). Florida contracts include the Death Benefit Feature. All Annuitants 86-90 are required to purchase Death Benefit Rider in all states except Florida. 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:	5 Year	7 Year	10 Year
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	1.55%	1.55%
Annual Point-to-Point Cap	2.90%	2.90%
Monthly Averaging Cap	3.15%	3.15%
Daily Averaging Cap	3.25%	3.25%
Monthly Sum Cap	1.40%	1.40%
Income Rider (GLWB) Charge	1.05%	1.05%

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