



Sentinel Plan[®] Annuity Rates

EFFECTIVE
03-02-2015

Multi-Year Guarantee Annuity

Sentinel Plan[®] Personal Choice Annuity

| | All Other | FL | MN |
|---------|-----------|-------|-------|
| 5 Year | 3.10% | 3.00% | 2.80% |
| 7 Year | 3.25% | 3.15% | 2.95% |
| 10 Year | 3.55% | 3.45% | 3.05% |

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 | 1.30% | 1.30% |
| Annual Point-to-Point Cap | 2.30% | 2.30% |
| Monthly Averaging Cap | 2.40% | 2.40% |
| Daily Averaging Cap | 2.50% | 2.50% |
| Monthly Sum Cap | 1.30% | 1.30% |
| 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.