



# New at Sentinel Security Life Insurance Company this week:

- Latest Agent Resources
- Introducing the new APP Annuity
- Office Closure on Labor Day
- Annuity E-App Training
- Enhancements to New Vantage E-App
- New Vantage Final Expense E-App Training
- Updated Pre-Approved Ad Guidelines
- 2021 Success Summit

## **Latest Agent Resources:**

Current Annuity Rate Sheet (including the new APP Annuity Rates!)
2019 Financial Summary
2019 Statutory Financial Statement
E-App User Guide (Final Expense)

# **Introducing the new APP Annuity!**

Sentinel Security Life Insurance Company is pleased to announce the launch of the **Accumulation Protector Plus** <sup>SM</sup> **(APP) Annuity** on August 31, 2020!

The APP is a fixed indexed annuity designed to both accumulate wealth, and protect it against future market downturns.

Why should you start selling the APP Annuity Today?

- The APP is an outstanding accumulation product with a 5% premium bonus
- Exclusive access to the Credit Suisse Momentum Index, which can create value in all market types (rising, falling, or remaining the same)
- Guaranteed participation rates for 10 years<sup>1</sup>
- Clients can earn positive annual returns on 96% of possible deposit dates<sup>2</sup> and interest credited will never be less than 0%

- Available with and without the Rate Enhancement Rider, which gives your client higher Par, Cap, Trigger and Fixed rates, increases free withdrawal by 5%, and offers 110% Return of Premium (ROP) Guarantee<sup>3</sup>
- The APP has wide state availability, with variations only in California and Florida

### Resources

APP marketing materials including the rate sheet, brochure, quicksheet, and pre-approved ads can be found on the Agent Portal or through your APP Digital Agent Kit. Learn more about the APP Annuity at <a href="https://www.sslco.com/app">www.sslco.com/app</a>.

#### **Trainings**

Register **here** for the first week of APP Annuity trainings!

## Office Closure on Labor Day 9/7/20

The office will be closed on September 7th for Labor Day. Regular business hours will resume on Tuesday, September 8th.

## **Annuity E-App Training**

Register for an Annuity E-Application with Firelight training!

9/4 at 2 p.m. ET 9/11 at 2 p.m. ET

Register here!

## **Enhancements to New Vantage E-App**

Sentinel Security Life Insurance Company has implemented enhancements to the New Vantage E-App to allow for more point-of-sale decisions. The E-App will **automatically trigger reflexive questionnaires** when certain medications or medical conditions are selected. The questionnaires include questions regarding heart, lung, mental health, cancer and narcotic/opioid medications. The purpose of the questionnaires is to better understand the insured's medical history, prescription drugs taken, and the diagnosis for why the medication was prescribed. The questionnaires are linked below.

- Respiratory PHI
- Cardiovascular PHI
- Narcotic PHI
- Mental Health PHI
- Cancer PHI

<sup>&</sup>lt;sup>1</sup>The Participation Rates for the Credit Suisse Momentum Index are guaranteed for 10 years with the selection of the One-year point-to-point or Two-year point-to-point crediting strategies, provided that Sentinel Security Life Insurance Company continues to have access to the Credit Suisse Momentum Index.

<sup>&</sup>lt;sup>2</sup> Based on simulated historical performance.

<sup>&</sup>lt;sup>3</sup> The Accumulation Protector Plus<sup>SM</sup> Annuity offers a 110% Return of Premium (ROP) Guarantee if the Rate Enhancement Rider is purchased and the contract persists to year 10. The premium is adjusted for withdrawals.

The E-App's new reflexive questionnaires take your client through the same set of questions normally performed during an underwriting telephone interview. However, this enhancement expedites the Final Expense application process by removing the need for an underwriter. Sentinel's underwriting engine takes the submitted questionnaire responses and determines the appropriate New Vantage plan for your client based on the information entered.

For additional information on the updated New Vantage E-App, please contact sales@sslco.com.

## **New Vantage Final Expense E-App Training**

Don't miss this training to find out about the new streamlined New Vantage E-App process.

- Intuitive Electronic Application
- New Phone Signature process
- Point-of-sale Underwriting decision through the E-App

Training will cover the BRAND NEW reflexive questionnaire enhancements.

9/4 at 11 a.m. ET 9/11 at 11 a.m. ET

Register here!

# **Updated Pre-Approved Advertisement Guidelines**

Our pre-approved advertisements (found on the Agent Portal) are created for agents to use for annuity products where Sentinel Security Life Insurance Company is licensed to sell. In the coming months, we will start distributing pre-approved Social Media advertisements for certain products. With the addition of Social Media pre-approved advertisements, we have updated our Pre- Approved Advertisement Guidelines policy with new Social Media guidance included. There are specific terms of use and conditions that must be followed in order to use all pre-approved advertisements.

Please reach out to Kylee Geisler (kgeisler@insadminservices.com) if you have any questions on these quidelines.

The Guidelines can be found here.

#### 2021 Success Summit

Sentinel Security Life Insurance Company's 2021 Success Summit "Success Summit", will take place from **April 30, 2021 to May 6, 2021** in two historic destinations, **Florence, Italy** and the Island Country of **Malta**!

Please see the Success Summit flyer below for contest qualifications\* and dates\*\*.

2021 Success Summit Flyer

**Agent Standings** 

# Visit our website!

## ■ ■ SENTINEL SECURITY LIFE INSURANCE COMPANY IS A MEMBER OF THE A-CAP FAMILY

Sentinel Security Life Insurance Company | 801-247-1423 | http://www.sslco.com |







\*TRAVEL DATES SUBJECT TO CHANGE. SUCCESS SUMMIT SUBJECT TO POSTPONEMENT OR CANCELLATION DEPENDING ON CIRCUMSTANCES OF THE GLOBAL HEALTH CRISIS. \*\*MUST MEET MINIMUM PRODUCTION REQUIREMENTS. Qualification Requirements: Applications submitted within qualification period (03/05/2020 - 02/28/2021) must be issued by 03/04/2021. Agents may qualify under either Life and Health or Annuity only, not both. Individual production only, LOA agents cannot be combined under a single agency. Producer must be in good standing to qualify and have an active contract on the date of departure. Premium lapses occurring during the qualification period will be deducted from gross premium credits. Sentinel is unable to substitute awards in lieu of attendance. Sentinel may change qualifications and dates due to unforeseen circumstances.

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