



Annuity Product Spreadsheet for Citizens

Fixed Index Annuities – One Year Point-to-Point

Enhanced Choice Index Plus

Product	Issue Age ¹	Index Options	Crediting Strategy	Withdrawal Charge Period ²	MVA ³	Access to Funds ⁴	Additional Features
5-Year	0–93 ⁵	S&P 500 [®] S&P 500 [®] Dynamic Intraday TCA Index	Not all strategies are offered with all indices. Cap Rate Locked Cap Rate Participation Rate	5 years	5 years No automatic reset	10% annual withdrawals ⁶ IRS RMDs	GMAB: 100% Partial index crediting ⁸ Optional: Legacy Max Enhanced Death Benefit Rider ⁹
				No automatic reset 9.4, 8.5, 7.5, 6.5, 5.5%			
7-Year	0–90	S&P MARC 5% ER Index S&P 500 [®] DRC 5% ER Index BofA Global MegaTrends Index	Trigger Rate Trigger Rate Plus Locked Trigger Rate Fixed Interest Crediting	7 years No automatic reset 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5%	7 years No automatic reset	Special Waiver of Charges: Death benefits Annuitization Terminal conditions ⁷ Nursing home residency ⁷	Not available in CA, NJ and NY

California Enhanced Choice Index Plus

Product	Issue Age ¹	Index Options	Crediting Strategy	Withdrawal Charge Period ²	MVA ³	Access to Funds ⁴	Additional Features
5-Year	0–93 ⁵	S&P 500 S&P MARC 5% ER Index S&P 500 DRC 5% ER Index	Not all strategies are offered with all indices. Cap Rate Enhanced Cap Rate	5 years	5 years No automatic reset	10% annual withdrawals ⁶ IRS RMDs	GMAB: 100% Partial index crediting ⁸
				No automatic reset 8, 7, 6, 5, 4%			
7-Year	0–90	S&P 500 ESG DRC 5% ER Index BofA Global MegaTrends Index	Participation Rate Enhanced Participation Rate Fixed Interest Crediting	7 years No automatic reset 8, 7, 6, 5, 4, 3, 2%	7 years No automatic reset	Special Waiver of Charges: Death benefits Annuitization Terminal conditions ⁷ Nursing home residency ⁷	Only available in CA and NJ

Multi-Year Guaranteed Annuities – Fixed Rate

Multi-Choice Annuity

Product	Issue Age ¹	Fixed Interest	Withdrawal Charge Period ²	MVA ³	Access to Funds ⁴	Additional Features
3-Year	0–93 ⁵	3-year initial rate guarantee 3-year subsequent rate guarantee periods	3 years with automatic reset 9.4, 8.5, 7.5% CA: 8, 7, 6%	3 years with automatic reset	Free Withdrawals: Choose one option at time of sale: 1. No optional withdrawals 2. Interest payments 3. 10% annual withdrawals ⁶ 4. 10% annual withdrawals ⁶ and GOP	Full accumulated value at death Not available in NY
5-Year	0–93 ⁵	5-year initial rate guarantee 5-year subsequent rate guarantee periods	5 years with automatic reset 9.4, 8.5, 7.5, 6.5, 5.5% CA: 8, 7, 6, 5, 4%	5 years with automatic reset	First 30 days of each subsequent surrender charge period IRS RMDs	Florida Only: MCA 3 is limited to two renewal periods. MCA 5 is limited to one renewal period. MCA 7 does not have renewal periods beyond the initial guaranteed period.
7-Year	0–90	7-year initial rate guarantee 7-year subsequent rate guarantee periods	7 years with automatic reset 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5% CA: 8, 7, 6, 5, 4, 3, 2%	7 years with automatic reset	Special Waiver of Charges: Death benefits Annuitization Terminal conditions ⁷ Nursing home residency ⁷	

1 Maximum issue age may vary by distributor.

2 This is referred to as the Surrender Charge Period in the contract.

3 There is no market value adjustment in California.

4 These options are available without withdrawal charges or market value adjustments.

5 The purchase of the annuity for those age 91-93 must be for transfer-of-wealth or estate-planning purposes.

6 Available after the first contract year. Withdrawal amount is based on a percentage of the value of the annuity fund as of the contract anniversary. We require a distribution request for payments. Scheduled withdrawals are not available.

7 Applies after the first contract year. Additional limitations, state variations and exclusions may apply.

8 Partial index crediting is available on terminal conditions, nursing home residency, death benefits or annuitization.

9 Legacy Max is not available in California and may not be available in all states or for all distributors.

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Surrender charges may apply to withdrawals during the surrender period. A 10% IRS penalty may apply to withdrawals prior to age 59½. The nursing home waiver and terminal condition waivers may not be available in all states. Annuities are not guaranteed by any bank or credit union and is not insured by the FDIC or any other governmental agency. The purchase of an annuity is not a provision or condition of any bank or credit union activity. Some annuities may go down in value. The guarantees of the annuity are based on the financial strength and claims-paying ability of Standard Insurance Company. An annuity should not be purchased as a short-term investment.

Not FDIC-Insured • No Bank Guarantee • May Lose Value • Not Insured by any Federal Government Agency • Not a Bank Deposit

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