



# Annuity Product Spreadsheet for Key Investment Services

## Fixed Index Annuities – One Year Point-to-Point

### Enhanced Choice Index Plus

Product	Issue Age	Index Options	Crediting Strategy	Withdrawal Charge Period <sup>1</sup>	MVA	Access to Funds <sup>2</sup>	Additional Features
5-Year	0-85	S&P 500 <sup>®</sup> S&P MARC 5% ER Index	Not all strategies are offered with all indices. Cap Rate Locked Cap Rate	5 years 9.4, 8.5, 7.5, 6.5, 5.5% No automatic reset	5 years No automatic reset	<b>Free Withdrawals:</b> <ul style="list-style-type: none"> <li>— 10% annual withdrawals<sup>3</sup></li> <li>— IRS RMDs</li> </ul> <b>Special Waiver of Charges:</b> <ul style="list-style-type: none"> <li>— Death benefits</li> <li>— Annuitization</li> <li>— Terminal conditions<sup>4</sup></li> <li>— Nursing home residency<sup>4</sup></li> </ul>	Partial index crediting <sup>5</sup> <b>Optional:</b> Legacy Max Enhanced Death Benefit Rider <sup>6</sup> <b>GMAB:</b> 100% Not available in CA and NY
7-Year	0-85	S&P 500 <sup>®</sup> DRC 5% ER Index BofA Global MegaTrends Index	Participation Rate Trigger Rate Locked Trigger Rate Fixed Interest Crediting	7 years 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5% No automatic reset	7 years No automatic reset		

## Multi-Year Guaranteed Annuities – Fixed Rate

### Future Value Annuity

Product	Issue Age	Fixed Interest	Withdrawal Charge Period <sup>1</sup>	MVA	Access to Funds <sup>2</sup>	Additional Features
3-Year	0-85	3-year initial rate guarantee	3 years with automatic reset: 9.4, 8.5, 7.5%	3 years No automatic reset	<b>Choose One Withdrawal Charge Free Option at Time of Sale:</b> <ol style="list-style-type: none"> <li>1. No optional withdrawals</li> <li>2. Interest payments</li> <li>3. 10% annual withdrawals<sup>3</sup></li> <li>4. 10% annual withdrawals<sup>3</sup> and Principal Guarantee</li> </ol> IRS RMDs <b>Special Waiver of Charges:</b> <ul style="list-style-type: none"> <li>— Death benefits</li> <li>— Annuitization</li> <li>— Terminal conditions<sup>4</sup></li> <li>— Nursing home residency<sup>4</sup></li> </ul>	Full accumulated value at death Not available in NY
5-Year	0-85	5-year initial rate guarantee	5 years with automatic reset: 9.4, 8.5, 7.5, 6.5, 5.5%	5 years No automatic reset		
7-Year	0-85	7-year initial rate guarantee	7 years with automatic reset: 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5%	7 years No automatic reset		

# Immediate Annuities

Product	Issue Age	Payout Options	Product Summary	Additional Features
<b>Tailored Income Annuity</b>	0-90	Certain Period	Traditional SPIA	<b>Optional:</b> Inflation protection Not available in NY
<b>Restricted SPIA</b>	0-93	Certain Period	Nontransferable, nonforfeitable, nonassignable, nonsurrenderable, noncommutable and irrevocable.	Not available in NV or NY
<b>Medicaid-compliant Restricted SPIA<sup>7</sup></b>	0-100	Certain Period	May be used for asset spenddown for Medicaid eligibility. Nontransferable, nonforfeitable, nonassignable, nonsurrenderable, noncommutable and irrevocable.	Not available in NV or NY

- 1 This is referred to as the Surrender Charge Period in the contract.
- 2 These options are available without withdrawal charges or market value adjustments.
- 3 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.
- 4 Applies after the first contract year. Additional limitations, state variations and exclusions may apply.
- 5 Partial index crediting is available on terminal conditions, nursing home residency, death benefits or annuitization.
- 6 May not be available in all states or for all distributors.
- 7 In all Medicaid planning scenarios, work with a qualified Elder Care Attorney. Availability and eligibility vary by state. Medicaid annuities are regulated by the Internal Revenue Code, state insurance law and state Medicaid law. Some contract features and options may not be available or similar in all states because state governments oversee insurance companies. The Standard cannot guarantee Medicaid eligibility.

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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.

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