



Annuity Product Spreadsheet for TD Bank

Single-Premium Fixed Index Annuities – One Year Point-to-Point

Product	Issue Age	Strategy Options	Fixed Interest	Withdrawal Charge Period ¹	MVA	Access to Funds ²	Additional Features
Index Select Annuity 5	0–85	S&P 500® Index – Cap Rate – Participation Rate	1-year guarantee on initial rate	5 years No automatic reset 9.4, 8.5, 7.5, 6.5, 5.5%	5 years No automatic reset	10% annual withdrawals ³ IRS RMDs Terminal conditions ⁴	GMAB: 105% Partial index crediting ⁵ Not available in CA, NY
Index Select Annuity 7	0–85			7 years No automatic reset 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5%	7 years No automatic reset	Nursing home residency ⁵ Death benefits Annuitization	GMAB: 107% Partial index crediting ⁶ Not available in CA, NY

Single-Premium Multi-Year Guaranteed Annuities – Fixed Rate

Product	Issue Age	Fixed Interest	Withdrawal Charge Period ¹	MVA	Access to Funds ²	Additional Features
Focused Growth Annuity 5	0–85	5-year initial rate guarantee	5 years No automatic reset 9.4, 8.5, 7.5, 6.5, 5.5%	5 years No automatic reset	Regularly scheduled payments of interest earnings IRS RMDs	Full accumulated value at death Not available in CA, NY
Focused Growth Annuity 7	0–85	7-year initial rate guarantee	7 years No automatic reset 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5%	7 years No automatic reset	Terminal conditions ⁵ Nursing home residency ⁵ Death benefits Annuitization	

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.

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

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Surrender charges may apply to withdrawals during a surrender period. A 10% IRS penalty may apply to withdrawals prior to age 59½. Annuities are not guaranteed by any bank or credit union and are 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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The Focused Growth Annuity is a product of Standard Insurance Company. Product availability and features may vary by state and distributor. Contract: ICC17-SPDA (01/17), SPDA (01/17). Riders: ICC17-R-MVA, ICC17-R-TCB, ICC17-R-NHB, ICC17-R-ANN, ICC17-R-DB, ICC17-R-ANNDW, ICC17-R-EIO, ICC17-R-IRA, ICC17-R-Roth IRA, ICC17-R-QPP, R-MVA, R-TCB, R-NHB, R-ANN, R-DB, R-ANNDW, R-EIO, R-IRA, R-Roth IRA, R-QPP.