

# The Standard: Annuity Spreadsheet

## Multi-Year Guaranteed : Fixed Rate : Single Premium

Product	Fixed Interest	Surrender Period	MVA	Surrender-Free Withdrawals Options	Additional Features
Focused Growth Annuity 3	3 year guarantee on initial and subsequent renewal periods	3 years 9 <sup>1</sup> / <sub>10</sub> , 8 <sup>1</sup> / <sub>2</sub> , 7 <sup>1</sup> / <sub>2</sub> % Automatic reset	3 years Automatic reset	first 30 days of each subsequent renewal period interest payments • required minimum distributions terminal condition waiver • death benefit annuitization • nursing home waiver	full accumulated value at death issue age 0-93 not available in NY
Focused Growth Annuity 5	5 year guarantee on initial and subsequent renewal periods	5 years 9 <sup>1</sup> / <sub>10</sub> , 8 <sup>1</sup> / <sub>2</sub> , 7 <sup>1</sup> / <sub>2</sub> , 6 <sup>1</sup> / <sub>2</sub> , 5 <sup>1</sup> / <sub>2</sub> % Automatic reset	5 years Automatic reset	first 30 days of each subsequent renewal period interest payments • required minimum distributions terminal condition waiver • death benefit annuitization • nursing home waiver	full accumulated value at death issue age 0-93 not available in NY
Focused Growth Annuity 7	7 year guarantee on initial and subsequent renewal periods	7 years 9 <sup>1</sup> / <sub>10</sub> , 8 <sup>1</sup> / <sub>2</sub> , 7 <sup>1</sup> / <sub>2</sub> , 6 <sup>1</sup> / <sub>2</sub> , 5 <sup>1</sup> / <sub>2</sub> , 4 <sup>1</sup> / <sub>2</sub> , 3 <sup>1</sup> / <sub>2</sub> % Automatic reset	7 years Automatic reset	first 30 days of each subsequent renewal period interest payments • required minimum distributions terminal condition waiver • death benefit annuitization • nursing home waiver	full accumulated value at death issue age 0-90 not available in NY
Focused Growth Annuity 10	10 year guarantee on initial and subsequent renewal periods	10 years 9 <sup>1</sup> / <sub>10</sub> , 8 <sup>1</sup> / <sub>2</sub> , 7 <sup>1</sup> / <sub>2</sub> , 6 <sup>1</sup> / <sub>2</sub> , 5 <sup>1</sup> / <sub>2</sub> , 4 <sup>1</sup> / <sub>2</sub> , 3 <sup>1</sup> / <sub>2</sub> , 2 <sup>1</sup> / <sub>2</sub> , 1 <sup>1</sup> / <sub>2</sub> , 1 <sup>1</sup> / <sub>2</sub> % Automatic reset	10 years Automatic reset	first 30 days of each subsequent renewal period interest payments • required minimum distributions terminal condition waiver • death benefit annuitization • nursing home waiver	full accumulated value at death issue age 0-80 not available in CA or NY
Multi-Choice Annuity 3	3 year guarantee on initial and subsequent renewal periods	3 years 9 <sup>1</sup> / <sub>10</sub> , 8 <sup>1</sup> / <sub>2</sub> , 7 <sup>1</sup> / <sub>2</sub> % Automatic reset	3 years Automatic reset	first 30 days of each subsequent renewal period required minimum distributions • terminal condition waiver death benefit • annuitization • nursing home waiver Optional: interest payments & annual 10% withdrawals	full accumulated value at death issue age 0-93 not available in NY Optional: principal guarantee
Multi-Choice Annuity 5	5 year guarantee on initial and subsequent renewal periods	5 years 9 <sup>1</sup> / <sub>10</sub> , 8 <sup>1</sup> / <sub>2</sub> , 7 <sup>1</sup> / <sub>2</sub> , 6 <sup>1</sup> / <sub>2</sub> , 5 <sup>1</sup> / <sub>2</sub> % Automatic reset	5 years Automatic reset	first 30 days of each subsequent renewal period required minimum distributions • terminal condition waiver death benefit • annuitization • nursing home waiver Optional: interest payments & annual 10% withdrawals	full accumulated value at death issue age 0-93 not available in NY Optional: principal guarantee
Multi-Choice Annuity 7	7 year guarantee on initial and subsequent renewal periods	7 years 9 <sup>1</sup> / <sub>10</sub> , 8 <sup>1</sup> / <sub>2</sub> , 7 <sup>1</sup> / <sub>2</sub> , 6 <sup>1</sup> / <sub>2</sub> , 5 <sup>1</sup> / <sub>2</sub> , 4 <sup>1</sup> / <sub>2</sub> , 3 <sup>1</sup> / <sub>2</sub> % Automatic reset	7 years Automatic reset	first 30 days of each subsequent renewal period required minimum distributions • terminal condition waiver death benefit • annuitization • nursing home waiver Optional: interest payments & annual 10% withdrawals	full accumulated value at death issue age 0-90 not available in NY Optional: principal guarantee

Florida Only: The FGA3 & MCA3 are limited to two renewal periods and the FGA5 & MCA5 are limited to one renewal period. The FGA7, FGA10, and MCA7 do not have renewal periods beyond the initial guaranteed period.

California Only: The MVA feature is not available. Surrender charges for the FGA3 & MCA3 are 8%, 7%, 6%; for the FGA5 & MCA5 are 8%, 7%, 6%, 5%, 4%; and for the FGA7 & MCA7 are 8%, 7%, 6%, 5%, 4%, 3%, 2%.

### Not For Use With Consumers

Products of Standard Insurance Company. Product availability varies by state and distribution. The 45-day rate lock applies only to initial crediting, cap and par rates. Surrender charges may apply to withdrawals during the surrender period. The nursing home waiver is not available in MA. State-specific conditions apply to the terminal condition waiver.

# The Standard: Annuity Spreadsheet

## One-Year Point-to-Point : Index Rate : Single Premium

Product	Participation	Fixed Interest	Surrender Period	MVA	Surrender-Free Withdrawals	Additional Features
Enhanced Choice Index 5	S&P 500® • S&P MARC 5% ER S&P 500 Daily RC 5% S&P 500 ESG Daily RC 5% ER with annual Par Rates	1 year guarantee on initial rate	5 years 9 <sup>4</sup> / <sub>10</sub> , 8 <sup>1</sup> / <sub>2</sub> , 7 <sup>1</sup> / <sub>2</sub> , 6 <sup>1</sup> / <sub>2</sub> , 5 <sup>1</sup> / <sub>2</sub> % no automatic reset	5 years no automatic reset	annual 10% withdrawals • annuitization death benefit • nursing home waiver terminal condition waiver required minimum distributions	12-month point-to-point partial index credit at death or annuitization full accumulated value at death • GMAB issue age 0-93 • not available in NY
Enhanced Choice Index 7	S&P 500® • S&P MARC 5% ER S&P 500 Daily RC 5% S&P 500 ESG Daily RC 5% ER with annual Par Rates	1 year guarantee on initial rate	7 years 9 <sup>4</sup> / <sub>10</sub> , 8 <sup>1</sup> / <sub>2</sub> , 7 <sup>1</sup> / <sub>2</sub> , 6 <sup>1</sup> / <sub>2</sub> , 5 <sup>1</sup> / <sub>2</sub> , 4 <sup>1</sup> / <sub>2</sub> , 3 <sup>1</sup> / <sub>2</sub> % no automatic reset	7 years no automatic reset	annual 10% withdrawals • annuitization death benefit • nursing home waiver terminal condition waiver required minimum distributions	12-month point-to-point partial index credit at death or annuitization full accumulated value at death • GMAB issue age 0-90 • not available in NY
Enhanced Choice Index 10	S&P 500® • S&P MARC 5% ER S&P 500 Daily RC 5% S&P 500 ESG Daily RC 5% ER with annual Par Rates	1 year guarantee on initial rate	10 years 9 <sup>4</sup> / <sub>10</sub> , 8 <sup>1</sup> / <sub>2</sub> , 7 <sup>1</sup> / <sub>2</sub> , 6 <sup>1</sup> / <sub>2</sub> , 5 <sup>1</sup> / <sub>2</sub> , 4 <sup>1</sup> / <sub>2</sub> , 3 <sup>1</sup> / <sub>2</sub> , 2 <sup>1</sup> / <sub>2</sub> , 1 <sup>1</sup> / <sub>2</sub> , 1 <sup>1</sup> / <sub>2</sub> % no automatic reset	10 years no automatic reset	annual 10% withdrawals • annuitization death benefit • nursing home waiver terminal condition waiver required minimum distributions	12-month point-to-point partial index credit at death or annuitization full accumulated value at death • GMAB issue age 0-80 • not available in CA or NY
Index Select Annuity 5	S&P 500® with annual Cap Rate and Par Rate	1 year guarantee on initial rate	5 years 9 <sup>4</sup> / <sub>10</sub> , 8 <sup>1</sup> / <sub>2</sub> , 7 <sup>1</sup> / <sub>2</sub> , 6 <sup>1</sup> / <sub>2</sub> , 5 <sup>1</sup> / <sub>2</sub> % no automatic reset	5 years no automatic reset	annual 10% withdrawals • annuitization death benefit • nursing home waiver terminal condition waiver required minimum distributions	12-month point-to-point partial index credit at death or annuitization full accumulated value at death • GMAB issue age 0-93 • not available in NY
Index Select Annuity 7	S&P 500® with annual Cap Rate and Par Rate	1 year guarantee on initial rate	7 years 9 <sup>4</sup> / <sub>10</sub> , 8 <sup>1</sup> / <sub>2</sub> , 7 <sup>1</sup> / <sub>2</sub> , 6 <sup>1</sup> / <sub>2</sub> , 5 <sup>1</sup> / <sub>2</sub> , 4 <sup>1</sup> / <sub>2</sub> , 3 <sup>1</sup> / <sub>2</sub> % no automatic reset	7 years no automatic reset	annual 10% withdrawals • annuitization death benefit • nursing home waiver terminal condition waiver required minimum distributions	12-month point-to-point partial index credit at death or annuitization full accumulated value at death • GMAB issue age 0-90 • not available in NY
Index Select Annuity 10	S&P 500® with annual Cap Rate and Par Rate	1 year guarantee on initial rate	10 years 9 <sup>4</sup> / <sub>10</sub> , 8 <sup>1</sup> / <sub>2</sub> , 7 <sup>1</sup> / <sub>2</sub> , 6 <sup>1</sup> / <sub>2</sub> , 5 <sup>1</sup> / <sub>2</sub> , 4 <sup>1</sup> / <sub>2</sub> , 3 <sup>1</sup> / <sub>2</sub> , 2 <sup>1</sup> / <sub>2</sub> , 1 <sup>1</sup> / <sub>2</sub> , 1 <sup>1</sup> / <sub>2</sub> % no automatic reset	10 years no automatic reset	annual 10% withdrawals • annuitization death benefit • nursing home waiver terminal condition waiver required minimum distributions	12-month point-to-point partial index credit at death or annuitization full accumulated value at death • GMAB issue age 0-80 • not available in CA or NY
California Only: The MVA feature not available. Surrender charges for the ISA5 and ECI5 are 8%, 7%, 6%, 5%, 4% and for the ISA7 and ECI7 are 8%, 7%, 6%, 5%, 4%, 3%, 2%.						

## Immediate Annuities

Product	Payout Options	Premium Limits	Age Limits	Product Info	Additional Features
Restricted SPIA	Certain Period Only	\$15,000 to \$1,000,000	issue age 18-93	intended for asset spenddown Medicaid complaint not available in AL, NV, or NY	contract is nontransferable, nonforfeitable, nonassignable, nonsurrenderable, noncommutable, and irrevocable
Traditional SPIA	Certain Period, Single Life, Joint Life Options	\$15,000 to \$1,000,000	issue age 18-90	not available in NY	inflation protection optional life income commutation feature optional

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