

# The Standard: Annuity Spreadsheet - Creative One

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

Product	Index Options	Fixed Interest	Surrender Period	MVA	Surrender-Free Withdrawals	Additional Features
Index Select Annuity 5	S&P 500® with annual Cap Rate and Par Rate	1 year guarantee on initial rate	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> % 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 • 105% GMAB partial index credit at death or annuitization full accumulated value at death 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>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> % 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 • 107% GMAB partial index credit at death or annuitization full accumulated value at death 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>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> % 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 • 110% GMAB partial index credit at death or annuitization full accumulated value at death issue age 0-80 • not available in CA or NY
ISA California Only: The MVA feature is not available. Surrender charges for the ISA5 are 8%, 7%, 6%, 5%, 4% and for the ISA7 are 8%, 7%, 6%, 5%, 4%, 3%, 2%.						
Enhanced Choice Index Select 5	S&P 500® • S&P MARC 5% ER S&P 500 Daily RC 5% ER S&P 500 ESG Daily RC 5% ER BofA Global MegaTrends	1 year guarantee on initial rate	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> % no automatic reset	5 years no automatic reset	annual 5% withdrawals • annuitization death benefit • nursing home waiver terminal condition waiver required minimum distributions	12-month point-to-point • 110% GMAB partial index credit at death or annuitization issue age 0-93 • not available in CA or NY
Enhanced Choice Index Select 10	S&P 500® • S&P MARC 5% ER S&P 500 Daily RC 5% ER S&P 500 ESG Daily RC 5% ER BofA Global MegaTrends	1 year guarantee on initial rate	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> % no automatic reset	10 years no automatic reset	annual 5% withdrawals • annuitization death benefit • nursing home waiver terminal condition waiver required minimum distributions	12-month point-to-point • 120% GMAB partial index credit at death or annuitization issue age 0-80 • not available in CA or NY
Enhanced Choice Index Plus 5	S&P 500® • S&P MARC 5% ER S&P 500 Daily RC 5% ER S&P 500 ESG Daily RC 5% ER BofA Global MegaTrends	1 year guarantee on initial rate	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> % 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 • 100% GMAB partial index credit at death or annuitization issue age 0-93 • not available in NY Optional: enhanced death benefit
Enhanced Choice Index Plus 7	S&P 500® • S&P MARC 5% ER S&P 500 Daily RC 5% ER S&P 500 ESG Daily RC 5% ER BofA Global MegaTrends	1 year guarantee on initial rate	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> % 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 • 100% GMAB partial index credit at death or annuitization issue age 0-90 • not available in NY Optional: enhanced death benefit
Enhanced Choice Index Plus 10	S&P 500® • S&P MARC 5% ER S&P 500 Daily RC 5% ER S&P 500 ESG Daily RC 5% ER BofA Global MegaTrends	1 year guarantee on initial rate	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> % 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 • 100% GMAB partial index credit at death or annuitization issue age 0-80 • not available in CA or NY Optional: enhanced death benefit
ECI California Only: The MVA feature, BofA Global MegaTrends Index, and Enhance Death Benefit are not available. Surrender charges for ECI5 are 8%, 7%, 6%, 5%, 4% and for ECI7 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 and terminal condition waivers apply after the first contract year. Additional limitations, state variations and exclusions may apply.

# The Standard: Annuity Spreadsheet - Creative One

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

Product	Fixed Interest	Surrender Period	MVA	Surrender-Free Withdrawals Options	Additional Features
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 first 30 days of each subsequent renewal period	full accumulated value at death issue age 0-93 not available in NY Optional: principal guarantee full accumulated value at death
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	required minimum distributions • terminal condition waiver death benefit • annuitization • nursing home waiver Optional: interest payments & annual 10% withdrawals first 30 days of each subsequent renewal period	full accumulated value at death issue age 0-93 not available in NY Optional: principal guarantee full accumulated value at death
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	required minimum distributions • terminal condition waiver death benefit • annuitization • nursing home waiver Optional: interest payments & annual 10% withdrawals first 30 days of each subsequent renewal period	full accumulated value at death issue age 0-90 not available in NY Optional: principal guarantee
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> % 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

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%.

## 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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