

The Standard: Annuity Spreadsheet - LPL Financial

One-Year Point-to-Point : Index Rate : Single Premium : Optional Enhanced Death Benefit

Product	Participation	Fixed Interest	Surrender Period	MVA	Surrender-Free Withdrawals	Additional Features
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 ¹ / ₁₀ , 8 ¹ / ₂ , 7 ¹ / ₂ , 6 ¹ / ₂ , 5 ¹ / ₂ % 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 ¹ / ₁₀ , 8 ¹ / ₂ , 7 ¹ / ₂ , 6 ¹ / ₂ , 5 ¹ / ₂ , 4 ¹ / ₂ , 3 ¹ / ₂ % 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 ¹ / ₁₀ , 8 ¹ / ₂ , 7 ¹ / ₂ , 6 ¹ / ₂ , 5 ¹ / ₂ , 4 ¹ / ₂ , 3 ¹ / ₂ , 2 ¹ / ₂ , 1 ¹ / ₂ , 1 ¹ / ₂ % 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%.

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

Product	Participation	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 ¹ / ₁₀ , 8 ¹ / ₂ , 7 ¹ / ₂ , 6 ¹ / ₂ , 5 ¹ / ₂ % 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 • 105% GMAB issue age 0-85 • 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 ¹ / ₁₀ , 8 ¹ / ₂ , 7 ¹ / ₂ , 6 ¹ / ₂ , 5 ¹ / ₂ , 4 ¹ / ₂ , 3 ¹ / ₂ % 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 • 107% GMAB issue age 0-85 • 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 ¹ / ₁₀ , 8 ¹ / ₂ , 7 ¹ / ₂ , 6 ¹ / ₂ , 5 ¹ / ₂ , 4 ¹ / ₂ , 3 ¹ / ₂ , 2 ¹ / ₂ , 1 ¹ / ₂ , 1 ¹ / ₂ % 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%.

Not For Use With Consumers

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

The Standard: Annuity Spreadsheet - LPL Financial

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 ¹ / ₁₀ , 8 ¹ / ₂ , 7 ¹ / ₂ % 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 ¹ / ₁₀ , 8 ¹ / ₂ , 7 ¹ / ₂ , 6 ¹ / ₂ , 5 ¹ / ₂ % 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 ¹ / ₁₀ , 8 ¹ / ₂ , 7 ¹ / ₂ , 6 ¹ / ₂ , 5 ¹ / ₂ , 4 ¹ / ₂ , 3 ¹ / ₂ % 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 MCA3 is limited to two renewal periods and the MCA5 is limited to one renewal period. The MCA7 does not have renewal periods beyond the initial guaranteed period.

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

Single Premium 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 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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