

The Standard: Annuity Spreadsheet

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 $\frac{1}{10}$, 8 $\frac{1}{2}$, 7 $\frac{1}{2}$, 7 $\frac{1}{2}$ % 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 <i>Optional: interest payments & annual 10% withdrawals</i>	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 $\frac{1}{10}$, 8 $\frac{1}{2}$, 7 $\frac{1}{2}$, 6 $\frac{1}{2}$, 5 $\frac{1}{2}$ % 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 <i>Optional: interest payments & annual 10% withdrawals</i>	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 $\frac{1}{10}$, 8 $\frac{1}{2}$, 7 $\frac{1}{2}$, 6 $\frac{1}{2}$, 5 $\frac{1}{2}$, 4 $\frac{1}{2}$, 3 $\frac{1}{2}$ % 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 <i>Optional: interest payments & annual 10% withdrawals</i>	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.					

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 $\frac{1}{10}$, 8 $\frac{1}{2}$, 7 $\frac{1}{2}$, 6 $\frac{1}{2}$, 5 $\frac{1}{2}$ % 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 • 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 $\frac{1}{10}$, 8 $\frac{1}{2}$, 7 $\frac{1}{2}$, 6 $\frac{1}{2}$, 5 $\frac{1}{2}$, 4 $\frac{1}{2}$, 3 $\frac{1}{2}$ % 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 • GMAB issue age 0-90 • not available in NY

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, nonrenewable, 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

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.