

The Standard: Annuity Spreadsheet - WinTrust

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 ⁴ / ₁₀ , 8 ¹ / ₂ , 7 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 CA or NY Optional: principal guarantee
Multi-Choice Annuity 5	5 year guarantee on initial and subsequent renewal periods	5 years 9 ⁴ / 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 CA or NY Optional: principal guarantee
Multi-Choice Annuity 7	7 year guarantee on initial and subsequent renewal periods	7 years 9 ⁴ / 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 CA or 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
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 ⁴ / 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 CA or 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 ⁴ / 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 CA or NY Optional: enhanced death benefit

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