

The Standard: Annuity Spreadsheet

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 • 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 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 • 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 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

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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 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
Focused Growth 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 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 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 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 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 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 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 % 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%.

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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