

Enhanced Choice Index Select 5 & 10

At a Glance Product Guide



The Enhanced Choice Index Select is a single-premium, deferred index annuity offering enhanced growth potential along with downside protection. Flexible index crediting options give you the opportunity to customize the annuity to align with your financial goals.

- **Issue Age**
 - Owners age 18–70 and annuitants age 0–70
- **5 or 10-Year Surrender Charge Period**
- **\$50,000 to \$1,000,000 Initial Premium¹** (greater amounts may be accepted if pre-approved by The Standard before you submit an application)
- **Index Choices**
 - S&P 500[®] Index
 - S&P MARC 5% ER Index
 - S&P 500 Daily Risk Control 5% ER Index
 - S&P 500 ESG Daily Risk Control 5% ER Index
 - BofA Global MegaTrends Index
- **Interest Crediting Options**
 - Index participation rate
 - Enhanced index participation rate with 1.50% annual fee
 - Index cap rate (S&P 500[®] Index only)
 - Enhanced index cap rate with 1.50% fee (S&P 500[®] Index only)
 - Fixed interest crediting
- **Guaranteed Participation Rates**
 - Multi-year guaranteed participation rates on 5-year managed volatility indices
- **Guaranteed Minimum Accumulation Benefit**
 - ECI Select 5: 110% of net premium after 5 years
 - ECI Select 10: 120% of net premium after 10 years
- **Market Value Adjustment Feature**



¹ All expected premium must be noted on application, policy will not issue until all funds are received.

³ Available after the first contract year. Withdrawal amount is based on a percentage of the value of the annuity fund as of the contract anniversary.

⁴ Applies after the first contract year. Additional limitations, state variations and exclusions may apply.

Not FDIC-Insured • No Bank Guarantee • May Lose Value • Not Insured by any Federal Government Agency • Not a Bank Deposit

Interest Crediting Options

Index Participation Rate

S&P 500® Index
 S&P MARC 5% ER Index
 S&P 500 Daily Risk Control 5% ER Index
 S&P 500 ESG Daily Risk Control 5% ER Index
 BofA Global MegaTrends Index

Enhanced Index Participation Rate with 1.50% Fee

S&P 500® Index
 S&P MARC 5% ER Index
 S&P 500 Daily Risk Control 5% ER Index
 S&P 500 ESG Daily Risk Control 5% ER Index
 BofA Global MegaTrends Index

Index Cap Rate

S&P 500® Index

Enhanced Index Cap Rate with 1.50% Fee

S&P 500® Index

Fixed Interest Crediting

Fixed account with one year guarantee

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