



A Year in Review

See how the Enhanced Choice Index Plus 5 performed throughout the past year.



Enhanced Choice Index Plus 5 Returns 6/15/2023 - 6/15/2024

Index	Index Return	Par Rate	Return with Par Rate	Enhanced Par Rate ¹	Return with Enhanced Par Rate ^{1,2}	Cap Rate ³	Return with Cap Rate	Enhanced Cap Rate ^{1,3}	Return with Enhanced Cap Rate ^{1,2}
S&P 500 [®] Index	22.72%	44%	9.54%	57%	11.45%	9.00%	9.00%	12.00%	10.50%
S&P 500 MARC 5% ER Index	4.11%	175%	7.20%	230%	7.96%	Not available on these index interest options.			
S&P 500 Daily RC 5% ER Index	6.62%	175%	11.58%	230%	13.73%				
S&P 500 ESG Daily RC 5% ER Index	6.67%	175%	11.68%	230%	13.85%				

Enhanced Choice Index Plus Features:

- **Guaranteed participation rates:** Participation rates are guaranteed for the entire surrender charge period on several index options — meaning no renewal rates to track!⁴
- **Enhanced rate options:** In exchange for a fee, clients receive a higher rate. Choose an Enhanced Participation Rate or an Enhanced Cap Rate for even more growth potential.
- **Flexible choices:** There are 5 distinct indices for index interest crediting, plus a fixed interest option. Four are managed-volatility options.



Get ECI Plus Rates and Product Info

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

Standard Insurance Company | 1100 SW Sixth Avenue, Portland, OR 97204 | standard.com

- 1 In exchange for a fee, clients receive a higher rate. This gives the annuity fund the potential to grow at a higher rate. The annual fee is 1.50% based on the value of the index interest account as of the start of the index term. Fees are deducted from the value of the index interest account at the end of each index term, after interest is credited. Not available with Legacy Max death benefit rider.
- 2 Reflects the net rate of return after deducting the annual fee of 1.50%.
- 3 Rates reflected are as of 7/17/23 when the Enhanced Choice Index Plus launched.
- 4 Not available on the S&P 500® Index.

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 S&P 500® Index, S&P MARC 5% Excess Return Index, S&P 500 Daily Risk Control 5% Excess Return Index and the S&P 500 ESG Daily Risk Control 5% Excess Return Index are products of S&P Dow Jones Indices LLC or its affiliates (“SPDJ”) and have been licensed for use by Standard Insurance Company. S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates (“S&P”); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Standard Insurance Company. Standard Insurance Company products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index, S&P MARC 5% Excess Return Index, S&P 500 Daily Risk Control 5% Excess Return Index and the S&P 500 ESG Daily Risk Control 5% Excess Return Index.

The Enhanced Choice Index Plus is a product of Standard Insurance Company; availability varies by state. Contract: ICC17-SPDA-IA(01/17), SPDA-IA(01/17), SPDA-IA(01/17)FL. Riders: ICC23-R-GMDB-IA, R-GMDB-IA, ICC17-R-PTP, ICC21-R-PTP-C, ICC17-R-GMAB-IA, ICC17-R-MVA-IA, ICC17-R-TCB-IA, ICC17-R-NHB-IA, ICC17-R-ANN-IA, ICC17-R-DB-IA, ICC17-R-ANNDW, ICC17-R-POF-IA, ICC20-R-IRA, ICC20-R-Roth IRA, ICC20-R-QPP, R-PTP, R-PTP-C, R-GMAB-IA, R-MVA-IA, R-TCB-IA, R-NHB-IA, R-TCB-NHB-IA-SD, R-ANN-IA, R-DB-IA, R-ANNDW, R-POF-IA, R-IRA, R-Roth IRA, R-QPP, R-GMAB-FL, R-MVA-FL, R-ANN-FL, R-IRA-FL, R-Roth IRA-FL, R-QPP-FL, R-DB-IA-FL. This product includes an MVA provision. Surrender charges may apply to withdrawals during the surrender period. A 10% IRS penalty may apply to withdrawals prior to age 59½. The nursing home waiver and terminal condition waivers may not be available in all states. The annuity is not guaranteed by any bank or credit union and is not insured by the FDIC or any other governmental agency. The purchase of an annuity is not a provision or condition of any bank or credit union activity. Some annuities may go down in value. The guarantees of the annuity are based on the financial strength and claims-paying ability of Standard Insurance Company. An annuity should not be purchased as a short-term investment.