



# Annuity Product Spreadsheet for Frost Bank

## Single-Premium Fixed Index Annuities – One Year Point-to-Point

Product	Issue Age	Index Options	Fixed Interest	Surrender Charge Period	Market Value Adjustment <sup>1</sup>	Access to Funds	Additional Features
<b>Enhanced Choice Index Plus 5</b>	0-93 <sup>2</sup>	S&P 500 <sup>®</sup> Index S&P MARC 5% ER Index S&P 500 Daily RC 5% ER Index	1-year guarantee on initial rate	5 years 9.4, 8.5, 7.5, 6.5, 5.5% No automatic reset	5 years No automatic reset	10% annual withdrawals <sup>3</sup> IRS RMDs Terminal conditions <sup>4</sup>	GMAB: 100% Optional: Legacy Max Enhanced Death Benefit Rider <sup>1</sup> Partial index crediting <sup>5</sup> Not available in NY
<b>Enhanced Choice Index Plus 7</b>	0-90	S&P 500 ESG Daily RC 5% ER Index BofA Global MegaTrends Index		7 years 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5% No automatic reset	7 years No automatic reset	Nursing home residency <sup>4</sup> Death benefits and Annuitization	

## Single-Premium Multi-Year Guaranteed Annuities – Fixed Rate

Product	Issue Age	Fixed Interest	Surrender Charge Period	Market Value Adjustment <sup>1</sup>	Access to Funds	Additional Features
<b>Multi-Choice Annuity 3</b>	0-93 <sup>2</sup>	3-year initial rate guarantee 3-year subsequent rate guarantee periods	3 years 9.4, 8.5, 7.5% Automatic reset	3 years Automatic reset	First 30 days of each subsequent surrender charge period IRS RMDs Terminal conditions <sup>4</sup>	Four withdrawal options if selected at time of sale: 1. No optional withdrawals 2. Interest payments 3. 10% annual withdrawals <sup>3</sup> 4. 10% annual withdrawals <sup>3</sup> and Guarantee of Principal  Full accumulated value at death Not available in NY
<b>Multi-Choice Annuity 5</b>	0-93 <sup>2</sup>	5-year initial rate guarantee 5-year subsequent rate guarantee periods	5 years 9.4, 8.5, 7.5, 6.5, 5.5% Automatic reset	5 years Automatic reset	Nursing home residency <sup>4</sup> Death benefits and Annuitization Optional withdrawal if selected at time of sale:	
<b>Multi-Choice Annuity 7</b>	0-90	7-year initial rate guarantee 7-year subsequent rate guarantee periods	7 years 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5% Automatic reset	7 years Automatic reset	<ul style="list-style-type: none"> <li>– Interest payments</li> <li>– 10% annual withdrawals<sup>3</sup></li> <li>– 10% annual withdrawals<sup>3</sup> and Guarantee of Principal</li> </ul>	

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## Immediate Annuities

Product	Issue Age	Payout Options	Product Summary	Additional Features
<b>Tailored Income Annuity</b>	0–90	Certain Period, Single Life, Joint Life Options	Traditional SPIA.	Optional: Inflation protection Optional: Life income commutation feature Not available in NY
<b>Restricted SPIA</b>	0–93	Certain Period only	Nontransferable, nonforfeitable, nonassignable, nonsurrenderable, noncommutable and irrevocable.	Not available in NV or NY
<b>Medicaid-compliant Restricted SPIA<sup>6</sup></b>	0–100	Certain Period only	May be used for asset spenddown for Medicaid eligibility. Nontransferable, nonforfeitable, nonassignable, nonsurrenderable, noncommutable and irrevocable.	Not available in NV or NY

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1 Not available in California.

2 The purchase of the annuity for those age 91-93 must be for transfer-of-wealth or estate-planning purposes.

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. We require a distribution request for payments. Scheduled withdrawals are not available.

4 Applies after the first contract year.

5 Partial index crediting is available on terminal conditions, nursing home residency, death benefits or annuitization.

6 In all Medicaid planning scenarios, work with a qualified Elder Care Attorney. Availability and eligibility vary by state. Medicaid annuities are regulated by the Internal Revenue Code, state insurance law and state Medicaid law. Some contract features and options may not be available or similar in all states because state governments oversee insurance companies. The Standard cannot guarantee Medicaid eligibility.

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.

Surrender charges may apply to withdrawals during a surrender period. A 10% IRS penalty may apply to withdrawals prior to age 59½. Annuities are 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.