



# Annuity Product Spreadsheet for Prudential (LPL-Enterprise)

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

Product	Issue Age	Index Options	Fixed Interest	Withdrawal Charge Period <sup>1</sup>	MVA <sup>2</sup>	Access to Funds <sup>3</sup>	Additional Features
<b>Enhanced Choice Index Plus 5</b>	0–93 <sup>4</sup>	S&P 500 <sup>®</sup> Index S&P MARC 5% ER Index S&P 500 <sup>®</sup> Daily RC 5% ER Index S&P 500 <sup>®</sup> ESG Daily RC 5% ER Index BofA Global MegaTrends Index	1-year guarantee on initial rate	5 years, No automatic reset 9.4, 8.5, 7.5, 6.5, 5.5% CA: 8, 7, 6, 5, 4%	5 years No automatic reset	10% annual withdrawals <sup>5</sup> IRS RMDs Terminal conditions <sup>6</sup> Nursing home residency <sup>6</sup> Death benefits and Annuitization	<b>Optional:</b> Legacy Max Enhanced Death Benefit Rider <sup>7</sup> GMAB: 100% Partial index crediting <sup>8</sup> Not available in NY
<b>Enhanced Choice Index Plus 7</b>	0–90			7 years, No automatic reset 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5% CA: 8, 7, 6, 5, 4, 3, 2%	7 years No automatic reset		
<b>Enhanced Choice Index Plus 10</b>	0–80			10 years, No automatic reset 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0.5% Not available in CA	10 years No automatic reset		

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

Product	Issue Age	Fixed Interest	Withdrawal Charge Period <sup>1</sup>	MVA <sup>2</sup>	Access to Funds <sup>3</sup>	Additional Features
<b>Multi-Choice Annuity 3</b>	0–93 <sup>4</sup>	3-year initial rate guarantee 3-year subsequent rate guarantee periods	3 years with automatic reset 9.4, 8.5, 7.5% CA: 8, 7, 6%	3 years with automatic reset	Four withdrawal options if selected at time of sale: 1. No optional withdrawals 2. Interest payments 3. 10% annual withdrawals <sup>5</sup> 4. 10% annual withdrawals <sup>5</sup> and Guarantee of Principal	Full accumulated value at death Not available in NY
<b>Multi-Choice Annuity 5</b>	0–93 <sup>4</sup>	5-year initial rate guarantee 5-year subsequent rate guarantee periods	5 years with automatic reset 9.4, 8.5, 7.5, 6.5, 5.5% CA: 8, 7, 6, 5, 4%	5 years with automatic reset	First 30 days of each subsequent surrender charge period	<b>Florida Only:</b> The MCA 3 is limited to two renewal periods and the MCA 5 is limited to one renewal period. The MCA 7 does not have renewal periods beyond the initial guaranteed period.
<b>Multi-Choice Annuity 7</b>	0–90	7-year initial rate guarantee 7-year subsequent rate guarantee periods	7 years with automatic reset 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5% CA: 8, 7, 6, 5, 4, 3, 2%	7 years with automatic reset	IRS RMDs Terminal conditions <sup>6</sup> Nursing home residency <sup>6</sup> Death benefits and Annuitization	

## 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>9</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

1 This is referred to as the Surrender Charge Period in the contract.

2 There is no market value adjustment in California.

3 These options are available without withdrawal charges or market value adjustments.

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

5 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.

6 Applies after the first contract year.

7 Legacy Max is not available in California and may not be available in all states or for all distributors.

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

9 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.

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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 are 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.

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The Multi-Choice Annuity is a product of Standard Insurance Company; availability varies by state. Contract: ICC17-SPDA (01/17), SPDA (01/17), SPDA-CA. Riders: ICC17-R-MVA, ICC17-R-TCB, ICC17-R-NHB, ICC17-R-ANN, ICC17-R-DB, ICC17-R-ANNDW, ICC17-R-EIO, ICC17-R-IRA, ICC17-R-Roth IRA, ICC17-R-QPP, R-MVA, R-TCB, R-TCB-CA, R-NHB, R-NHB-CA, R-TCB/NHB-SD, R-ANN, R-DB, R-ANNDW, R-EIO, R-IRA, R-Roth IRA, R-QPP.

The Tailored Income Annuity is a product of Standard Insurance Company; availability varies by state. Contract: SPIA (9/06), ICC11-SPIA (2/11.) Riders: ICC11-R-COMM-DB1, ICC11-R-COMM-L1, ICC11-R-COMM-CP1, ICC11-R-COMM-LCP3, ICC11-R-COMM-IR2, ICC11-R-IRA, ICC11-R-Roth IRA, ICC10-R-ERTSA, ICC10-R-NERTSA, ICC10-R-QPP, ICC11-R-IPA, ICC11-R-RES, ICC13-R-PYMT-RES, R-COMM-DB1, R-COMM-L1, R-COMM-CP1, R-COMM-LCP3, R-COMM-IR2, R-IRA, R-Roth IRA, R-ERTSA, R-NERTSA, R-QPP; R-IPA, R-RES, R-PYMT-RES, R-QPP-IMM.