

The Standard: Annuity Spreadsheet - Atria Wealth Solutions - Independent Broker Dealers

One-Year Point-to-Point : Index Rate : Single Premium

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 • 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 • 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 • 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%.						
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 partial index credit at death or annuitization full accumulated value at death • GMAB 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 partial index credit at death or annuitization full accumulated value at death • GMAB 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 partial index credit at death or annuitization full accumulated value at death • GMAB 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

Products of Standard Insurance Company. Product availability varies by state and distribution. The 45-day rate lock applies only to initial crediting, cap and par rates. Surrender charges may apply to withdrawals during the surrender period. The nursing home and terminal condition waivers apply after the first contract year. Additional limitations, state variations and exclusions may apply.