



Rates effective 6/13/2025

No Optional Withdrawals

5.15% 5.45%

Interest-only Withdrawals

5.10% 5.40%

10% Annual Withdrawals

5.05% 5.35%

10% Annual Withdrawals &
Guarantee of Principal

4.95% 5.25%

\$15,000 Minimum

\$100,000 Minimum

Multi-Choice Annuity 5

The Multi-Choice Annuity is a single premium deferred annuity with a choice of guarantee periods. It has a unique feature that allows you to select an optional withdrawal provision that best meets your financial needs.

At the end of each guarantee period, a new interest rate guarantee period and surrender charge period automatically begin.¹ During the first 30 days of each subsequent surrender charge period, you may withdraw some or all of your funds without a surrender charge or market value adjustment.

- **Choice of withdrawal options**
 - No optional withdrawal provision
 - Interest-only withdrawals after 30 days
 - 10% annual withdrawals²
 - 10% annual withdrawals² and Guarantee of Principal (GOP)
- **\$15,000 to \$1,000,000 initial premium** (greater amounts may be possible if pre-approved before you submit an application)
- **5-year rate guarantee periods**
- **5-year surrender charge periods:**
9.4, 8.5, 7.5, 6.5, 5.5%
- **Issues to age 93³**
- **45-day rate lock**
- **Additional premium accepted in first 90 days**
- **Market value adjustment feature**
- **Surrender charge free withdrawals**
 - Optional: Interest-only withdrawals after 30 days⁴
 - Optional: 10% annual withdrawals^{2, 4}
 - Optional: 10% annual withdrawals^{2, 4} and Guarantee of Principal (GOP)
 - First 30 days of each subsequent surrender charge period
 - Required minimum distributions
 - Terminal conditions² and Nursing home residency²
 - Death benefits and Annuitization

¹ Subject to restrictions in Florida; contact your agent for details.

² Applies after the first contract year.

³ The purchase of the annuity for those age 91-93 must be for transfer-of-wealth or estate-planning purposes.

⁴ Applies only if this withdrawal option is selected.

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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.

Initial rates offered are subject to change. The Multi-Choice Annuity is a product of Standard Insurance Company; availability varies by state. Contract: ICC17-SPDA (01/17), SPDA (01/17). 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/NHB-SD, R-ANN, R-DB, R-ANNDW, R-EIO, R-IRA, R-Roth IRA, R-QPP. The Multi-Choice Annuity contains an MVA feature. Surrender charges may apply to withdrawals during the surrender period. A 10% IRS penalty may apply to withdrawals prior to age 59½. 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.

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