



Rates effective 6/13/2025

No Optional Withdrawals

5.00% 5.30%

Interest-only Withdrawals

4.95% 5.25%

10% Annual Withdrawals

4.90% 5.20%

10% Annual Withdrawals & Guarantee of Principal

4.80% 5.10%

\$15,000 Minimum

\$100,000 Minimum

Multi-Choice Annuity 7

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)

- **7-year rate guarantee periods**

- **7-year surrender charge periods:**
9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5%

- **Issues to age 90**

- **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 days³
- Optional: 10% annual withdrawals^{2,3}
- Optional: 10% annual withdrawals^{2,3} 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 Applies only if this withdrawal option is selected.

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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