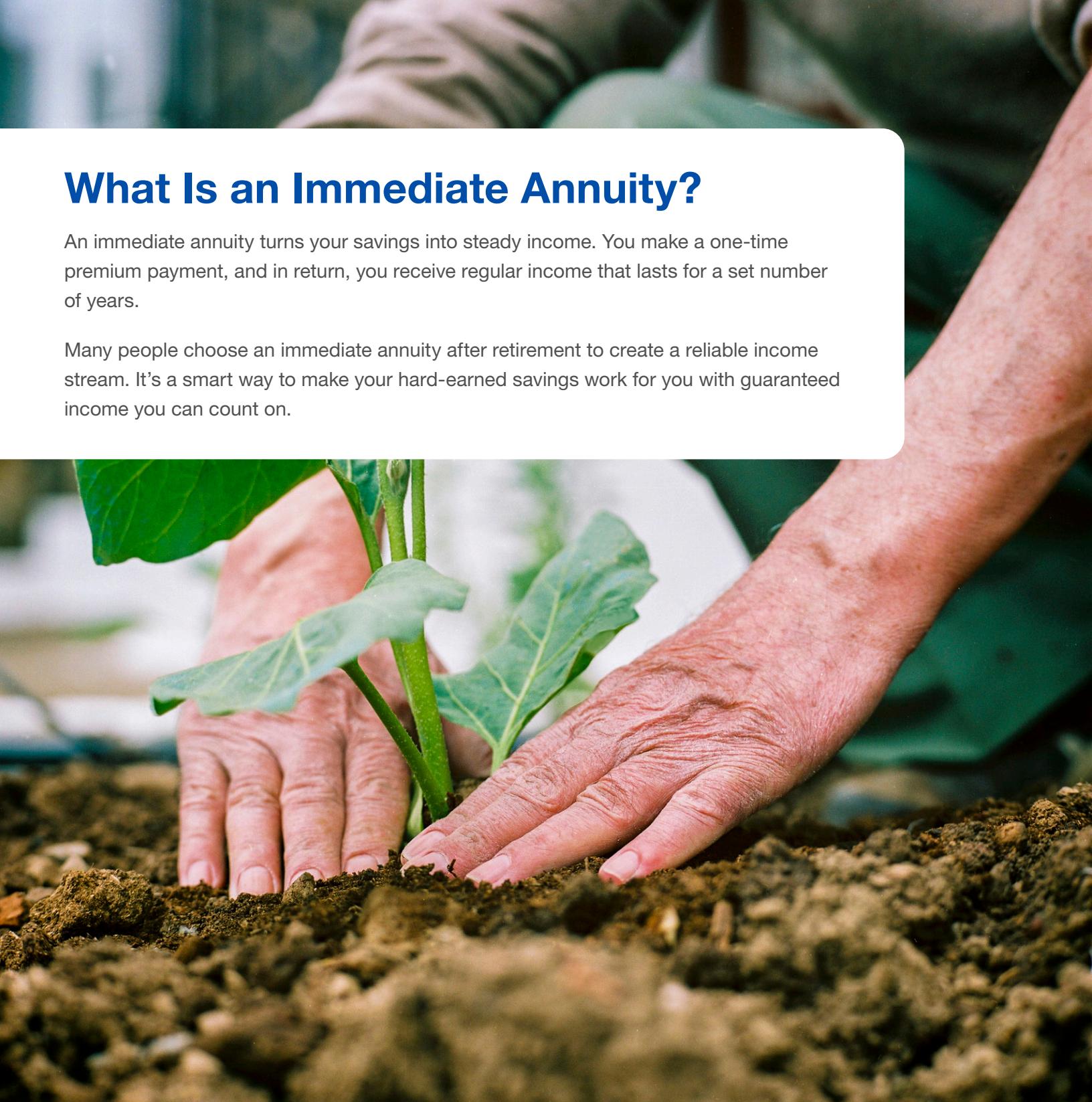




Tailored Income Annuity

Retirement Income That Fits Your Needs

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



What Is an Immediate Annuity?

An immediate annuity turns your savings into steady income. You make a one-time premium payment, and in return, you receive regular income that lasts for a set number of years.

Many people choose an immediate annuity after retirement to create a reliable income stream. It's a smart way to make your hard-earned savings work for you with guaranteed income you can count on.



Product availability and features may vary by state and distributor.

Contract: SPIA (9/06), ICC11-SPIA (2/11)

Riders: ICC11-R-COMM-DB1; ICC11-R-COMM-CP1; ICC11-R-IRA; ICC11-R-Roth IRA; ICC11-R-IPA; ICC11-R-RES; ICC13-R-PYMT-RES; and any state variations.

This document is incomplete without all accompanying pages, including any disclaimers.

Tailored Income Annuity

Turn Your Savings Into Steady Income

The Tailored Income Annuity provides a steady stream of income designed to match your personal financial goals, so you can enjoy retirement with confidence.

Key Features

Premium

The minimum premium is \$15,000 and maximum premium is \$1,000,000. We may accept higher amounts with preapproval from The Standard before you submit an application.

You must note all expected premiums on the application. The day we receive the initial premium becomes the contract effective date.

Issue Age

You may establish a Tailored Income Annuity for owners age 18 – 90 and for annuitants age 0 – 90.

Purchase Options

Non-qualified contracts funded with after-tax dollars: You can use 1035 exchanges, transfers or lump-sum payments to buy a non-qualified annuity.

Qualified contracts funded with pre-tax dollars: You can use rollovers, transfers or lump-sum payments from qualified plans like an Individual Retirement Account, known as IRA, or 401(k) to buy a qualified IRA.

Taxes

The portion of your annuity income that's taxable depends on how the original funds were treated for tax purposes, according to IRS guidelines. Like many people, you may be in a lower tax bracket when you retire. The good news is that you will likely pay less in taxes than you would have just a few years earlier.

Free Look Period

You may cancel and return your contract within 30 days after it is delivered to you. We will refund your premium after a cancellation, minus any payments you've received.

¹ [Retirement Information for Medicare Beneficiaries](#), Social Security Administration, January 2025.

Are You Prepared for a Long Retirement?

About one out of every three 65-year-olds today may live until at least age 90, and one out of seven may live until at least age 95.¹

To help make sure your income keeps going strong as long as you do, consider a financial solution that can help:

- Supplement income from Social Security, a pension plan or investments
- Provide financial stability if you have a long-term illness or nursing home residency

Tailor Your Annuity

Optional: Inflation Protection

You can elect payment increases to help offset the effects of inflation. You may choose an annual payment increase of 1%, 2%, 3%, 4% or 5%. The increased payments will begin one year after the first payment and continue to increase annually.

You must select this option at purchase in order to have this feature.

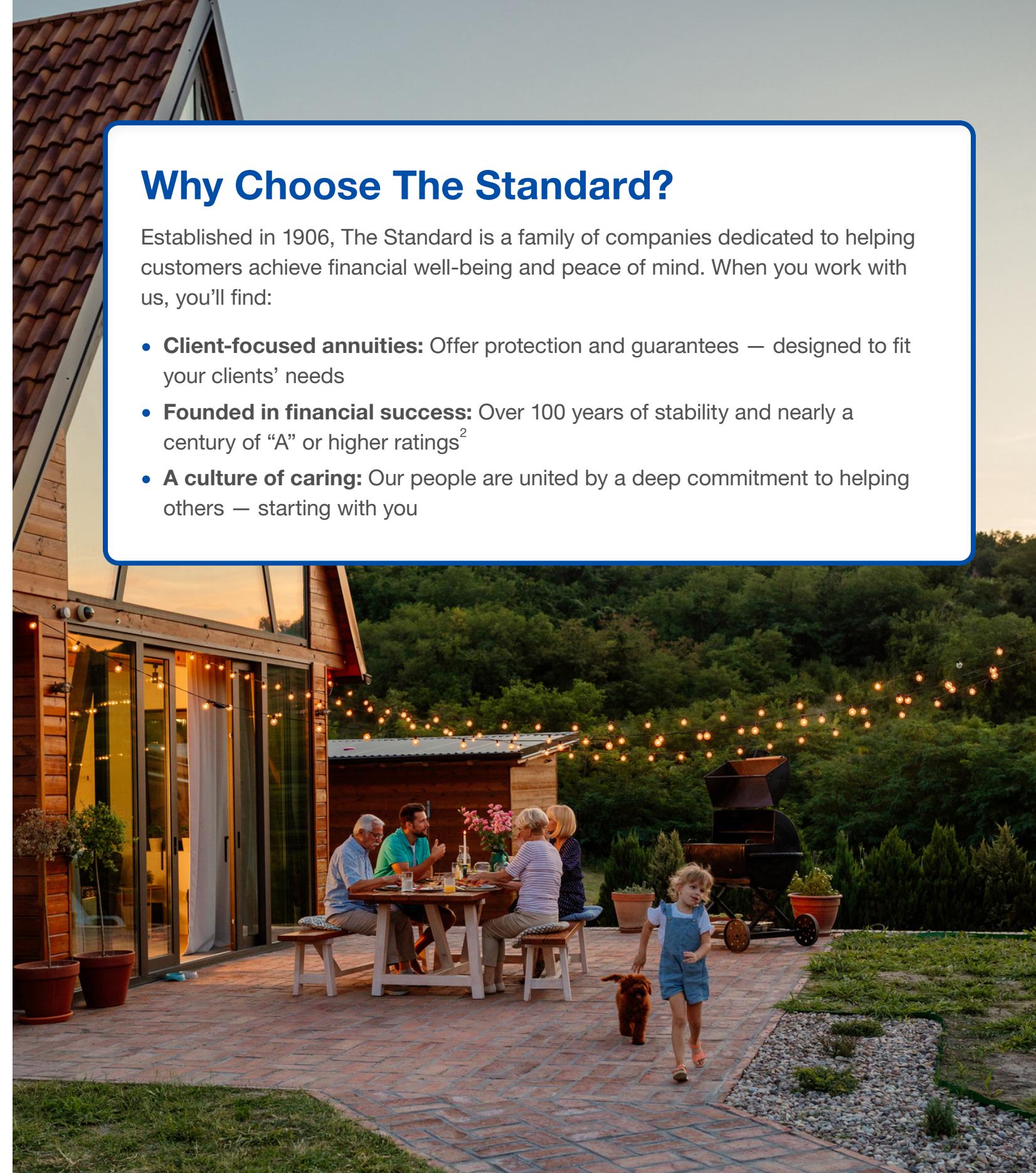
Payment Structure

Certain Period

You'll receive a set amount of money over a set time period you choose. At any point, you can decide to commute the contract for a lump-sum payment instead of recurring payments. If you pass away before the end of that time period, your beneficiary receives those payments until the period ends — or they may choose to take a lump-sum payment.

Tailor this option by adding:

- Inflation Protection



Why Choose The Standard?

Established in 1906, The Standard is a family of companies dedicated to helping customers achieve financial well-being and peace of mind. When you work with us, you'll find:

- **Client-focused annuities:** Offer protection and guarantees — designed to fit your clients' needs
- **Founded in financial success:** Over 100 years of stability and nearly a century of "A" or higher ratings²
- **A culture of caring:** Our people are united by a deep commitment to helping others — starting with you

² From Standard & Poor's, Moody's and A.M. Best as of May 2025. A.M. Best ratings include The Standard Life Insurance Company of New York and American Heritage Life Insurance Company.





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Surrender charges may apply to withdrawals during the 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 an 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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