

# Enhanced Choice Index 5 & 7

## Product Highlights



The Enhanced Choice Index is a single-premium, deferred index annuity offering enhanced growth potential along with downside protection. Flexible index crediting options give you the opportunity to customize the annuity to align with your financial goals.

- **Interest Crediting Options**
  - Index participation rate
  - Enhanced index participation rate with 1.50% annual fee
  - Fixed interest with initial 1-year rate guarantee period
- **Index Choices**
  - S&P 500® Index
  - S&P MARC 5% Excess Return Index
  - S&P 500 Daily Risk Control 5% Excess Return Index
  - S&P 500 ESG Daily Risk Control 5% Excess Return Index
- **Issue Age<sup>1</sup>**
  - ECI 5: Issue to age 93<sup>2</sup>
  - ECI 7: Issue to age 90
- **Multi-year guaranteed participation rate on some index options**
- **Guaranteed minimum accumulation benefit (GMAB)**
- **\$15,000 to \$1,000,000 initial premium<sup>3</sup>** (greater amounts may be accepted if pre-approved by The Standard before you submit an application)
- **Market value adjustment feature<sup>4</sup>**
- **5 or 7-year surrender-charge period**



1 Maximum issue age may vary by distributor.

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

3 All expected premium must be noted on application, policy will not issue until all funds are received.

4 MVA not available in California.

The Standard, 1100 SW Sixth Avenue, Portland, OR 97204 | [standard.com](http://standard.com)

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.

The S&P 500® Index, S&P MARC 5% Excess Return Index, S&P 500 Daily Risk Control 5% Excess Return Index and the S&P 500 ESG Daily Risk Control 5% Excess Return Index are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have been licensed for use by Standard Insurance Company. S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Standard Insurance Company. Standard Insurance Company products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index, S&P MARC 5% Excess Return Index, S&P 500 Daily Risk Control 5% Excess Return Index and the S&P 500 ESG Daily Risk Control 5% Excess Return Index.

The Enhanced Choice Index is a product of Standard Insurance Company; availability varies by state. Contract: ICC17-SPDA-IA(01/17), SPDA-IA(01/17). Riders: ICC17-R-PTP, ICC21-R-PTP-C, ICC17-R-GMAB-IA, ICC17-R-MVA-IA, ICC17-R-TCB-IA, ICC17-R-NHB-IA, ICC17-R-ANN-IA, ICC17-R-DB-IA, ICC17-R-ANNDW, ICC17-R-POF-IA, ICC20-R-IRA, ICC20-R-Roth IRA, ICC20-R-QPP, R-PTP, R-PTP-C, R-GMAB-IA, R-MVA-IA, R-TCB-IA, R-NHB-IA, R-ANN-IA, R-DB-IA, R-ANNDW, R-POF-IA, R-IRA, R-Roth IRA, R-QPP. This product includes an MVA provision. Surrender charges may apply to withdrawals during the surrender period. A 10% IRS penalty may apply to withdrawals prior to age 59½. The nursing home waiver and terminal condition waivers may not be available in all states. 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.

NOT FDIC-INSURED • NO BANK GUARANTEE • MAY LOSE VALUE • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT A BANK DEPOSIT