



Learn more about  
Legacy Max

# Score Big with Legacy Max Enhanced Death Benefit Rider<sup>1</sup>



Exclusively available on Enhanced Choice Index Plus

## Your playbook for retirement

Imagine a game where every inning counts — where you're not just keeping score, but building your legacy. With Legacy Max, you get to play with two scorecards simultaneously, side by side.



**Scorecard #1** keeps it simple. 6 runs every inning.

**Scorecard #2** doubles your score. Take the actual runs scored during the inning and double it!

Your Legacy Max official runs scored for the inning is the greater of both scorecards. It's a win-win situation, ensuring your legacy grows inning after inning.

The game goes for at-least 7 years or until you reach 85 years-old — whichever comes later.

## Price to play

The ticket prices represent the annual fee you pay to enjoy the benefits of Legacy Max. Your price to play varies by age. Here's how it works:



**For issue ages up to 69**, your ticket costs .80% of the annuity value each year.<sup>2</sup>

**For issue ages 70-80**, your ticket costs 1.20% of annuity value each year.<sup>2</sup>



**Legacy Max is your ticket to retirement success. Play the game, build your legacy and enjoy the rewards for years to come.**

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

## Additional Legacy Max features:

- Available up to age 80 at issue
- RMD friendly
- Partial interest crediting available
- No medical underwriting

The death benefit base is limited to the greater of:<sup>3</sup>

- 125% of your surrender value excluding any market value adjustment.
- The total premium accumulated at 10% annually, but not to exceed 250% of the total premium — minus any withdrawals, including surrender charges.

## How do withdrawals affect the benefit amount?

### Non-qualified contracts funded with after-tax dollars:

Withdrawals will reduce the death benefit values in the same proportion that the withdrawal reduces the annuity value.<sup>4</sup>

### Qualified contracts funded with pre-tax dollars:

Withdrawals up to the required minimum distribution amount will reduce the death benefit values dollar for dollar by the amount of the withdrawal. All other withdrawals will reduce the death benefit values in the same proportion that the withdrawal reduces the annuity value.

## If death occurs in the middle of a year, what happens?

We'll recalculate the death benefit from the date of death to include partial-year interest crediting.

## What are the payout options?

The death benefit payout options include:

- Lump sum
- Life income — with or without guarantee periods
- Joint and survivor income options — with or without guarantee periods
- Guaranteed income payments over a chosen period

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1 May not be available in all states or for all distributions.

2 The charge is deducted from the annuity value on each contract anniversary. It will be deducted proportionately from each index interest account and fixed interest account based on the percentage weight to the total annuity value.

3 This is referred to as the Death Benefit max in the contract.

4 Death benefit values include the death benefit base, guaranteed enhancement value, performance enhancement value and the death benefit max.

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 Enhanced Choice Index Plus is a product of Standard Insurance Company; availability varies by state. Contract: ICC17-SPDA-IA(01/17), SPDA-IA(01/17), SPDA-IA(01/17)CA, SPDA-IA(01/17)FL. Riders: ICC23-R-GMDB-IA, R-GMDB-IA, 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-TCB-NHB-IA-SD, R-ANN-IA, R-DB-IA, R-ANNDW, R-POF-IA, R-IRA, R-Roth IRA, R-QPP, R-GMAB-CA, R-NHB-IA-CA, R-TCB-IA-CA, R-GMAB-FL, R-MVA-FL, R-ANN-FL, R-IRA-FL, R-Roth IRA-FL, R-QPP-FL, R-DB-IA-FL. 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. 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.