



Enhanced Choice Index Plus 5 & 7 With Optional Legacy Max Rider

At a Glance Product Guide

Issue Age

ECI Plus 5: Issue through age 85

ECI Plus 7: Issue through age 85

Premium

\$15,000 – \$1,000,000 | Single-Premium Deferred Index Annuity

We may accept higher amounts with pre-approval from The Standard before you submit an application. Once we receive all of the funds, we'll allocate the premium to the accounts on the contract effective date.¹

Index Interest Accounts

Index Term: 1-year point-to-point

Index Choices:

- S&P 500®
- S&P 500 Dynamic Intraday TCA Index

Crediting Strategies:

Not all strategies are available on all indices.

- **Cap Rate:** You earn interest based on the growth of the index up to the cap rate.
- **Trigger Rate:** You earn a set amount of interest if the index performance is zero or positive.
- **Trigger Rate Plus:** You earn a trigger rate if the index performance is zero or positive — plus a guaranteed earnings rate if the index performance is negative.
- **Participation Rate:** You earn interest based on a percentage of growth of the index.

Locked Crediting Strategies:

Locks in a cap rate or trigger rate for a set number of contract years, called the Guarantee Period. Locked strategies are only available when you first purchase the annuity. You cannot reallocate locked funds until the Guarantee Period is over.

- **Locked Cap Rate:** Cap rates are locked in when the contract starts and won't change during the entire Guarantee Period.
- **Locked Trigger Rate:** Trigger rates are locked in when the contract starts and won't change during the entire Guarantee Period.

¹ All expected premium must be noted on the application and contract will not issue until all funds are received. The contract effective date is the day we receive all of the expected premium.

Rate Guarantees

Index/Account Name	Crediting Strategy	ECI Plus 5	ECI Plus 7
S&P 500	Cap Rate Trigger Rate Participation Rate	1 year	1 year
S&P 500	Locked Cap Rate Locked Trigger Rate	5 years	7 years
S&P 500 Dynamic Intraday TCA Index	Cap Rate Trigger Rate Trigger Rate Plus Participation Rate	5 years	7 years
Fixed Account	Fixed Interest Crediting Rate	5 years	7 years

Fixed Interest Account

A fixed interest rate that credits daily. We guarantee this interest rate for 5 & 7 years.

Account Allocation

You can adjust your fund allocations annually after the index term ends. For funds in a Locked Crediting Strategy, you can only make changes at the end of the Guarantee Period. Any changes will take effect on the first day of the next index term.

Free Withdrawals

These built-in options have no withdrawal charges or a market value adjustment:

- 10% annual withdrawals after the first contract year²
- IRS required minimum distributions

Withdrawal Charge Period³

During these contract years, we apply a charge to withdrawals and surrenders that exceed the free withdrawal amount.

ECI Plus 5

Contract Year	1	2	3	4	5
Withdrawal Charge	9.4%	8.5%	7.5%	6.5%	5.5%
CA Withdrawal Charge	8%	7%	6%	5%	4%

ECI Plus 7

Contract Year	1	2	3	4	5	6	7
Withdrawal Charge	9.4%	8.5%	7.5%	6.5%	5.5%	4.5%	3.5%
CA Withdrawal Charge	8%	7%	6%	5%	4%	3%	2%

Market Value Adjustment

We apply a market value adjustment to withdrawals and surrenders that exceed the free withdrawal amount. There is no market value adjustment in California.

² Withdrawal amount is based on a percentage of the value of the annuity fund as of the contract anniversary. We require a distribution request for payments. Scheduled withdrawals are not allowed.

³ This is referred to as the Surrender Charge Period in the contract.

Special Waiver of Charges	We waive withdrawal charges and MVA for: • Death benefits • Annuitization • Terminal conditions⁴ • Nursing home residency⁴
Guaranteed Minimum Value	On full surrenders, death benefits or annuitization, you'll never receive less than 87.5% of your premium accumulated at a minimum of 1% annual interest.
Death Benefit	Beneficiaries receive the greater of the account value or the guaranteed minimum value.
Partial Index Crediting	Available on death, annuitizations, terminal conditions or nursing home waivers.
Free Look Period	You may cancel within 30 days after you receive your contract. We'll refund your premium, minus any withdrawals taken.
Payout Options	You can convert your deferred annuity into one of these guaranteed income options: • Life income — with or without guarantee periods • Joint and survivor income options — with or without guarantee periods • Guaranteed income payments over a chosen time period

Legacy Max Optional Death Benefit Rider



Death Benefit⁵	Legacy Max death benefit rider helps maximize what you pass along to your heirs.⁶ Its dual growth strategy may offer guaranteed growth in down markets and performance-based growth in up markets. Legacy Max is only available when you first purchase the annuity. The death benefit base is the amount available for your beneficiaries and starts as your total premium amount. On each anniversary, it increases to the higher of: • Guaranteed Enhancement Value: This grows by 6% compounded annually. • Performance Enhancement Value: This applies a growth factor of 200%, or doubles the interest credited to your annuity each year. We'll include any interest earned during a partial year up to the date of death, ensuring beneficiaries receive the full policy growth.
Death Benefit Growth Period⁷	The death benefit can grow for at least seven years or until the contract anniversary after your 85th birthday — whichever comes later.

⁴ Applies after the first contract year. Additional limitations, state variations and exclusions may apply.

⁵ This is referred to as the Death Benefit Base in the contract.

⁶ May not be available in all states or distributors.

⁷ Death benefit growth period is referred to as last increase date in the contract.

Death Benefit Maximum

The death benefit can grow to a maximum of:

- 125% of your surrender value excluding any market value adjustments.
 - Your original premium accumulated at a 10% annual effective rate, but not more than 250% of the premium you paid, minus any withdrawals and surrender charges.
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Withdrawals

For non-qualified contracts:

- Withdrawals will decrease the death benefit values by the same percentage that they decrease your account value.⁸

For qualified contracts:

- Withdrawals up to the RMD amount will reduce the death benefit values by the same amount of the withdrawal.
 - All other withdrawals will reduce the death benefit values by the same percentage that they reduce your account value.
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Rider Charge

We calculate the rider charge each year on your contract anniversary as a percentage of the benefit base:⁹

- 0.80% for ages 69 and younger at issue
 - 1.20% for ages 70 - 80 at issue
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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 time period
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8 Death benefit values includes the Death Benefit Base, Guaranteed Enhancement Value, Performance Enhancement Value and the Death Benefit Maximum.

9 The Rider Charge is deducted from the account 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 account value.

The Enhanced Choice Index Plus is a product of Standard Insurance Company. Product availability and features may vary by state and distributor. Contract: ICC17-SPDA-IA(01/17) and any state variations. Riders: ICC17-R-PTP, ICC24 R-PTP-GPR, ICC24 R-PTP-TIR, ICC24 R-PTP-TGIR, ICC23-R-GMDB-IA, 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 and any state variations.

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.

Want to explore more? Get to know the ECI Plus at standard.com/annuities.



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