



Enhanced Choice Index Plus Numerical Examples

This single-premium deferred index annuity offers various crediting strategies linked to index performance. You can pick the indices and strategies that match your financial goals. You'll benefit from increases in index performance, with the assurance that your account will never participate in any losses that the index may see.

- \$15,000 to \$1,000,000 initial premium¹
- Multi-year guaranteed rates on most index and crediting options
- 10% annual withdrawals after the first contract year²
- Optional Legacy Max enhanced death benefit rider³
- Available with a 5, 7 or 10-year withdrawal charge period⁴
- Market Value Adjustment

Rate Guarantees

Index/Account Name	Crediting Strategy	ECI Plus 5	ECI Plus 7	ECI Plus 10
S&P 500® Index	Cap Rate Trigger Rate ^{NEW} Participation Rate	1 year	1 year	1 year
S&P 500® Index	Locked Cap Rate ^{NEW} Locked Trigger Rate ^{NEW}	5 years ^{NEW}	7 years ^{NEW}	7 years ^{NEW}
S&P 500® Dynamic Intraday TCA Index ^{NEW}	Cap Rate Trigger Rate ^{NEW} Trigger Rate Plus ^{NEW} Participation Rate	5 years	7 years	10 years ^{NEW}
S&P MARC 5% ER Index	Participation Rate	5 years	7 years	10 years ^{NEW}
S&P 500® Daily Risk Control 5% ER Index	Participation Rate	5 years	7 years	10 years ^{NEW}
BofA Global MegaTrends Index	Participation Rate	5 years	7 years	10 years ^{NEW}
Fixed Account	Fixed Interest Crediting Rate	5 years ^{NEW}	7 years ^{NEW}	10 years ^{NEW}

Use the following numerical examples for each index to see how your account values may grow over the years.

- 1 We may accept higher amounts with pre-approval from The Standard before you submit an application. All expected premiums must be noted on the application. Once we receive all the funds, we will allocate the premium to the accounts on the contract effective date, which is the day we receive all the expected premiums.
- 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 May not be available in all distributors.
- 4 This is referred to as the Surrender Charge Period in the contract.

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

S&P 500 Index

The S&P 500 Index tracks the performance of the top 500 companies in leading industries of the U.S. economy. It is one of the most commonly followed equity indices and widely regarded as the best single gauge of large-cap U.S. equities. (Ticker: SPX)

Enter your own rates below to see how your annuity could grow:

-

Cap Rate

Trigger Rate^{NEW}

Participation Rate

Now, let's compare how both strategies performed each year over the past 10 years with a \$100,000 initial premium.

Index		Cap Rate		Trigger Rate		Participation Rate	
Year Ending	Annual Return	Interest Credited	Annuity Value	Interest Credited	Annuity Value	Interest Credited	Annuity Value

Compound Annual Return

Period	Cap Rate	Trigger Rate	Participation Rate
	Interest Credited	Interest Credited	Interest Credited
First 5 Years			
Last 5 Years			
Last 10 Years			

The annual returns shown do not indicate or provide any guarantee or assurance of future results. The values shown are for example only and assume no withdrawals. Actual results and crediting rates will vary. The annuity value is not the surrender value; a surrender charge and market value adjustment may apply. The MVA can increase or decrease the surrender value. The rates utilized in this example were chosen by you. They do not represent the rates that were actually in effect during the period shown. The Standard is not responsible for the accuracy or completeness of the information you input. The Standard has the right to adjust rates on an annual basis.

S&P 500 Index

The S&P 500 Index tracks the performance of the top 500 companies in leading industries of the U.S. economy. It is one of the most commonly followed equity indices and widely regarded as the best single gauge of large-cap U.S. equities. (Ticker: SPX)

Enter your own rates below to see how your annuity could grow:

_____ **Locked Cap Rate**^{NEW} _____ **Locked Trigger Rate**^{NEW}
These rates are locked-in for the entire Guarantee Period.

Now, let's compare how both strategies performed each year over the past 10 years with a \$100,000 initial premium.

Index		Locked Cap Rate		Locked Trigger Rate	
Year Ending	Annual Return	Interest Credited	Annuity Value	Interest Credited	Annuity Value

Compound Annual Return

Period	Locked Cap Rate	Locked Trigger Rate
	Interest Credited	Interest Credited
First 5 Years		
Last 5 Years		
Last 10 Years		

The annual returns shown do not indicate or provide any guarantee or assurance of future results. The values shown are for example only and assume no withdrawals. Actual results and crediting rates will vary. The annuity value is not the surrender value; a surrender charge and market value adjustment may apply. The MVA can increase or decrease the surrender value. The rates utilized in this example were chosen by you. They do not represent the rates that were actually in effect during the period shown. The Standard is not responsible for the accuracy or completeness of the information you input. The Standard has the right to adjust rates on an annual basis.

S&P 500 Dynamic Intraday TCA Index^{NEW}

The S&P 500 Dynamic Intraday TCA Index is designed to measure exposure to the S&P 500 while applying a trend-following mechanism and intraday volatility control. The Index employs 13 observation windows throughout the trading day to adapt to changing market conditions as it seeks a more stable volatility experience compared to traditional risk control indices. Trend signals guide rebalancing to help the index respond to market movements while seeking to maintain its 15% volatility target. (Ticker: SPFDYNI)

Enter your own rates below to see how your annuity could grow:

_____ **Cap Rate** _____ **Participation Rate**
These rates are locked-in for the entire Withdrawal Charge Period.

Now, let’s compare how both strategies performed each year over the past 10 years with a \$100,000 initial premium.

Index		Cap Rate		Participation Rate	
Year Ending	Annual Return	Interest Credited	Annuity Value	Interest Credited	Annuity Value

Compound Annual Return

Period	Cap Rate	Participation Rate
	Interest Credited	Interest Credited
First 5 Years		
Last 5 Years		
Last 10 Years		

The index Launch Date for S&P 500 Dynamic Intraday TCA Index was August 14, 2023. All information for an index prior to its Launch Date is hypothetical back-tested, not actual performance, based on the index methodology in effect on the Launch Date. Back-tested performance reflects application of an index methodology and selection of index constituents with the benefit of hindsight and knowledge of factors that may have positively affected its performance, cannot account for all financial risk that may affect results and may be considered to reflect survivor/look ahead bias. Actual returns may differ significantly from, and be lower than, back-tested returns. Past performance is not an indication or guarantee of future results.

The annual returns shown do not indicate or provide any guarantee or assurance of future results. The values shown are for example only and assume no withdrawals. Actual results and crediting rates will vary. The annuity value is not the surrender value; a surrender charge and market value adjustment may apply. The MVA can increase or decrease the surrender value. The rates utilized in this example were chosen by you. They do not represent the rates that were actually in effect during the period shown. The Standard is not responsible for the accuracy or completeness of the information you input. The Standard has the right to adjust rates on an annual basis.

S&P 500 Dynamic Intraday TCA Index^{NEW}

The S&P 500 Dynamic Intraday TCA Index is designed to measure exposure to the S&P 500 while applying a trend-following mechanism and intraday volatility control. The Index employs 13 observation windows throughout the trading day to adapt to changing market conditions as it seeks a more stable volatility experience compared to traditional risk control indices. Trend signals guide rebalancing to help the index respond to market movements while seeking to maintain its 15% volatility target. (Ticker: SPFDYNI)

Enter your own rates below to see how your annuity could grow:

_____ **Trigger Rate**^{NEW} _____ **Trigger Rate Plus**^{NEW}
These rates are locked-in for the entire Withdrawal Charge Period.

Now, let’s compare how both strategies performed each year over the past 10 years with a \$100,000 initial premium.

Index		Trigger Rate		Trigger Rate Plus	
Year Ending	Annual Return	Interest Credited	Annuity Value	Interest Credited	Annuity Value

Compound Annual Return

Period	Trigger Rate	Trigger Rate Plus
	Interest Credited	Interest Credited
First 5 Years		
Last 5 Years		
Last 10 Years		

The Trigger Rate Plus includes a Guaranteed Earnings Rate of 2.00% if index performance is negative.

The index Launch Date for S&P 500 Dynamic Intraday TCA Index was August 14, 2023. All information for an index prior to its Launch Date is hypothetical back-tested, not actual performance, based on the index methodology in effect on the Launch Date. Back-tested performance reflects application of an index methodology and selection of index constituents with the benefit of hindsight and knowledge of factors that may have positively affected its performance, cannot account for all financial risk that may affect results and may be considered to reflect survivor/look ahead bias. Actual returns may differ significantly from, and be lower than, back-tested returns. Past performance is not an indication or guarantee of future results. The annual returns shown do not indicate or provide any guarantee or assurance of future results. The values shown are for example only and assume no withdrawals. Actual results and crediting rates will vary. The annuity value is not the surrender value; a surrender charge and market value adjustment may apply. The MVA can increase or decrease the surrender value. The rates utilized in this example were chosen by you. They do not represent the rates that were actually in effect during the period shown. The Standard is not responsible for the accuracy or completeness of the information you input. The Standard has the right to adjust rates on an annual basis.

S&P MARC 5% ER Index

The S&P Multi-Asset Risk Control 5% Excess Return Index aims for more stable index performance with a diversified multi-asset index that uses an innovative design to manage market volatility. It tracks three underlying asset classes: equities, commodities, and fixed income. It’s rebalanced daily to maintain a target volatility of 5%. (Ticker: SPMARC5P)

Enter your own rates below to see how your annuity could grow:

Participation Rate

This rate is locked-in for the entire Withdrawal Charge Period.

Now, let’s see how this strategy performed each year over the past 10 years with a \$100,000 initial premium.

Index		Participation Rate	
Year Ending	Annual Return	Interest Credited	Annuity Value

Compound Annual Return

Period	Participation Rate
	Interest Credited
First 5 Years	
Last 5 Years	
Last 10 Years	

The Index Launch Date for S&P MARC 5% Excess Return Index was March 27, 2017. All information for an index prior to its Launch Date is hypothetical back-tested, not actual performance, based on the index methodology in effect on the Launch Date. Back-tested performance reflects application of an index methodology and selection of index constituents with the benefit of hindsight and knowledge of factors that may have positively affected its performance, cannot account for all financial risk that may affect results and may be considered to reflect survivor/look ahead bias. Actual returns may differ significantly from, and be lower than, back-tested returns. Past performance is not an indication or guarantee of future results.

The annual returns shown do not indicate or provide any guarantee or assurance of future results. The values shown are for example only and assume no withdrawals. Actual results and crediting rates will vary. The annuity value is not the surrender value; a surrender charge and market value adjustment may apply. The MVA can increase or decrease the surrender value. The rates utilized in this example were chosen by you. They do not represent the rates that were actually in effect during the period shown. The Standard is not responsible for the accuracy or completeness of the information you input. The Standard has the right to adjust rates on an annual basis.

S&P 500 Daily Risk Control 5% ER Index

The S&P 500 Daily Risk Control 5% Excess Return Index’s goal is to create stable returns using the existing S&P 500 Index crediting design combined with a volatility target. The index is adjusted daily to target a 5% level of volatility. You’ll see upside potential with less exposure to market fluctuations, while benefiting from the performance of U.S. large-cap markets. (Ticker: SPXT5UE)

Enter your own rates below to see how your annuity could grow:

Participation Rate

This rate is locked-in for the entire Withdrawal Charge Period.

Now, let’s see how this strategy performed each year over the past 10 years with a \$100,000 initial premium.

Index		Participation Rate	
Year Ending	Annual Return	Interest Credited	Annuity Value

Compound Annual Return

Period	Participation Rate
	Interest Credited
First 5 Years	
Last 5 Years	
Last 10 Years	

The annual returns shown do not indicate or provide any guarantee or assurance of future results. The values shown are for example only and assume no withdrawals. Actual results and crediting rates will vary. The annuity value is not the surrender value; a surrender charge and market value adjustment may apply. The MVA can increase or decrease the surrender value. The rates utilized in this example were chosen by you. They do not represent the rates that were actually in effect during the period shown. The Standard is not responsible for the accuracy or completeness of the information you input. The Standard has the right to adjust rates on an annual basis.

BofA Global MegaTrends Index

The BofA Global MegaTrends Index is designed to tap into global innovation and long-term growth trends, while using the latest technology to manage risk. It is made up of four live indices created by MSCI, concentrating on four future-focused themes — robotics, the digital economy, millennials and disruptive technology. The Index applies Salt Financial’s truVol® risk control engine to target 7% annualized volatility. (Ticker: BOFAMEG7)

Enter your own rate below to see how your annuity could grow:

Participation Rate

This rate is locked-in for the entire Withdrawal Charge Period.

Now, let’s see how this strategy performed each year over the past 10 years with a \$100,000 initial premium.

Index		Participation Rate	
Year Ending	Annual Return	Interest Credited	Annuity Value

Compound Annual Return

Period	Participation Rate
	Interest Credited
First 5 Years	
Last 5 Years	
Last 10 Years	

The Index was created on 4/17/2023. Levels for the Index before 4/17/2023 represent hypothetical data determined by retroactive application of a back-tested model, itself designed with the benefit of hindsight. Past performance is not indicative of future performance. Actual performance will vary, perhaps materially, from the performance set forth herein.

The annual returns shown do not indicate or provide any guarantee or assurance of future results. The values shown are for example only and assume no withdrawals. Actual results and crediting rates will vary. The annuity value is not the surrender value; a surrender charge and market value adjustment may apply. The MVA can increase or decrease the surrender value. The rates utilized in this example were chosen by you. They do not represent the rates that were actually in effect during the period shown. The Standard is not responsible for the accuracy or completeness of the information you input. The Standard has the right to adjust rates on an annual basis.



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®, S&P 500® Dynamic Intraday TCA Index, S&P MARC 5% Index, and S&P 500® Daily Risk Control 5% Index (“the Indices”) are a product of S&P Dow Jones Indices LLC or its affiliates (“SPDJI”) and have been licensed for use by Standard Insurance Company (“The Standard”). 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”). The Standard’s annuity 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 Indices.

BofA Securities, Inc. and its Affiliates (“BofAS”), BofA Global MegaTrends Index (the “Index”) and related information, the name “BofAS”, and related trademarks, are intellectual property of BofAS, licensed from BofAS to Standard Insurance Company (“Licensee”). In connection with the Index, BofAS has licensed the use of certain marks and data from Salt Financial LLC (collectively with BofAS, the “Licensors”). Neither the Licensee nor any fixed index annuity product (“Product”) referencing the Index is sponsored, operated, endorsed, sold or promoted by the Licensors. Obligations to make payments under any Product are solely the obligation of Licensee pursuant to the term of the contract between Licensee and you, and are not the responsibility of the Licensors. The Licensors, the Index and related information, the names of the Licensors, and related trademarks may not be copied, used, or distributed without the relevant Licensors’ prior written approval. The Products have not been passed on as to their legality or suitability, and are not regulated, issued, endorsed, sold, guaranteed, or promoted by the Licensors. The Licensors’ only relationship to Licensee is the licensing (or sub-licensing) of certain trademarks and trade names and the Index or components thereof and the Licensors are not party to any transaction contemplated herein. THE LICENSORS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE INDEX, ANY RELATED INFORMATION, THE TRADEMARKS, OR THE PRODUCT(S) (INCLUDING WITHOUT LIMITATION, THEIR QUALITY, ACCURACY, SUITABILITY AND/OR COMPLETENESS).

MSCI indexes are the exclusive property of MSCI Inc. (“MSCI”). MSCI and the MSCI index names are service mark(s) of MSCI or its affiliates and have been licensed for use for certain purposes by BofA Securities, Inc. The fixed index annuity product referred to herein is not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to such fixed index annuity product. The annuity contract contains a more detailed description of the limited relationship MSCI has with BofA Securities, Inc. and any related fixed index annuity product. No purchaser, seller or holder of this fixed index annuity product, or any other person or entity, should use or refer to any MSCI trade name, trademark or service mark to sponsor, endorse, market or promote this fixed index annuity product without first contacting MSCI to determine whether MSCI’s permission is required. Under no circumstances may any person or entity claim any affiliation with MSCI without the prior written permission of MSCI. Additional information about MSCI Inc. with respect to, among other matters, licensing, trademarks and limitation of liability can be found at [MSCIDisclaimer.pdf \(ml.com\)](http://MSCIDisclaimer.pdf(ml.com)).

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), SPDA-IA(01/17), SPDA-IA(01/17)FL. Riders: ICC24 R-PTP-GPR, ICC24 R-PTP-TIR, ICC24 R-PTP-TGIR, ICC23-R-GMDB-IA, R-GMDB-IA, ICC17-R-PTP, 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-GPR, R-PTP-TIR, R-PTP-TGIR, R-PTP, 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, R-GMAB-FL, R-MVA-FL, R-ANN-FL, R-IRA-FL, R-Roth IRA-FL, R-QPP-FL, R-DB-IA-FL.

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.