Using Crediting Strategies to Create a Guaranteed Floor

Planning Goal: Help clients select a crediting strategy that creates a guaranteed floor — while showing how interest is credited in flat, up or down markets.

Three Strategy Approach

The **Enhanced Choice Index Plus 7** gives producers a simple way to customize 100% of the client's premium using two crediting strategies tied to the **S&P 500® Dynamic Intraday TCA Index** and the Fixed Account.

1. **Trigger Rate Strategy:** Credits 9.50% when the index is flat or positive and 0% when the index is negative
2. **Trigger Rate Plus Strategy:** Credits 7.00% when the index is flat or positive and 2.00% when the index is negative
3. **Fixed Account:** Credits a 4.25% guaranteed interest rate

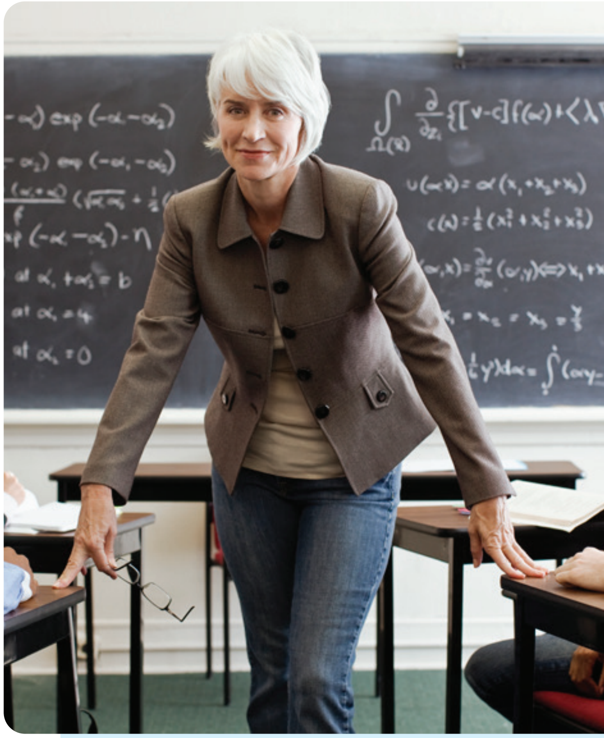
If the Index is flat or up, you can use these blended allocations to create a floor of your client's choosing.

Desired Floor	Allocation Mix on the S&P 500 Dynamic Intraday TCA Index	Credited Rate*
0%	100% to Trigger Rate	**9.50%**
0.50%	75% to Trigger Rate | 25% to Trigger Rate Plus	**8.88%**
1.00%	50% to Trigger Rate | 50% to Trigger Rate Plus	**8.25%**
1.50%	25% Trigger Rate | 75% Trigger Rate Plus	**7.63%**
2.00%	100% to Trigger Rate Plus	**7.00%**
3.00%	44% to Fixed Account | 56% to Trigger Rate Plus	**5.77%**

Rates effective 6/24/2026 and subject to change without notice.

Clients choose their preferred balance of desired floor and upside rate potential, with downside protection if the index declines. Additional benefits for you include:

- Clear expectations in flat or positive index scenarios
- Flexible reallocation after each term
- Straightforward structure for advisors to communicate



Client Profiles

This concept may be a good fit for clients who value clarity, choice and structure.

- **Controller Type:** Prefers defined outcomes and a chosen guaranteed floor
- **Inflation-Aware Type:** Seeks to address inflation while capturing upside
- **Planning-Focused Type:** Wants to avoid early 0% crediting disruptions
- **Customizer Type:** Values a more personalized approach

Fixed Index Annuities Can Offer

- **Growth:** Earn interest based on positive index performance
- **Protection:** Funds won't participate in any losses if the index goes down
- **Guarantees:** Guaranteed rate options mean no need to worry about renewal rates

Want to explore more?

Get to know the ECI Plus at standard.com/annuities.

* Reflects the crediting rate applied when index performance is zero or above.

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