

The Standard: Annuity Spreadsheet - Fifth Third

Multi-Year Guaranteed : Fixed Rate : Single Premium

Product	Fixed Interest	Surrender Period	MVA	Surrender-Free Withdrawals Options	Additional Features
Focused Growth Annuity 3	3 year guarantee on initial and subsequent renewal periods	3 years 9 ¹ / ₁₀ , 8 ¹ / ₂ , 7 ¹ / ₂ % Automatic reset	3 years Automatic reset	first 30 days of each subsequent renewal period interest payments • required minimum distributions terminal condition waiver • death benefit annuitization • nursing home waiver	full accumulated value at death issue age 0-85 not available in NY
Focused Growth Annuity 5	5 year guarantee on initial and subsequent renewal periods	5 years 9 ¹ / ₁₀ , 8 ¹ / ₂ , 7 ¹ / ₂ , 6 ¹ / ₂ , 5 ¹ / ₂ % Automatic reset	5 years Automatic reset	first 30 days of each subsequent renewal period interest payments • required minimum distributions terminal condition waiver • death benefit annuitization • nursing home waiver	full accumulated value at death issue age 0-85 not available in NY
Florida Only: The FGA3 is limited to two renewal periods and the FGA5 is limited to one renewal period.					
California Only: The MVA feature is not available. Surrender charges for the FGA3 are 8%, 7%, 6% and for the FGA5 they are 8%, 7%, 6%, 5%, 4%.					

Not For Use With Consumers

Products of Standard Insurance Company. Product availability varies by state and distribution. The 45-day rate lock applies only to initial crediting rates. Surrender charges may apply to withdrawals during the surrender period. The nursing home waiver is not available in MA. State-specific conditions apply to the terminal condition waiver.