## The Standard: Annuity Spreadsheet - Legend Financial Marketing Services

#### One-Year Point-to-Point: Index Rate: Single Premium Product Fixed Interest MVA Surrender-Free Withdrawals **Additional Features Index Options Surrender Period** annual 10% withdrawals • annuitization 12-month point-to-point • 105% GMAB 1 year 5 years 5 years S&P 500® Index Select death benefit • nursing home waiver partial index credit at death or annuitization 94/10,81/2,71/2,61/2,51/2% with annual Cap Rate guarantee on no automatic full accumulated value at death terminal condition waiver Annuity 5 and Par Rate initial rate no automatic reset reset required minimum distributions issue age 0-93 • not available in NY annual 10% withdrawals • annuitization 12-month point-to-point • 107% GMAB 1 year 7 years S&P 500® 7 years Index Select partial index credit at death or annuitization death benefit • nursing home waiver with annual Cap Rate quarantee on 9\\\\\_10,8\\\\2,7\\\2,6\\\2,5\\\2,4\\\2,3\\\2\\ no automatic terminal condition waiver full accumulated value at death Annuity 7 and Par Rate initial rate no automatic reset reset issue age 0-90 • not available in NY required minimum distributions annual 10% withdrawals • annuitization 12-month point-to-point • 110% GMAB S&P 500® 1 vear 10 years 10 years Index Select partial index credit at death or annuitization death benefit • nursing home waiver with annual Cap Rate 94/10.81/2.71/2.61/2.51/2.41/2.31/2.21/2.11/2.1/2% no automatic quarantee on Annuity 10 terminal condition waiver full accumulated value at death and Par Rate initial rate no automatic reset issue age 0-80 • not available in CA or NY required minimum distributions ISA California Only: The MVA feature is not available. Surrender charges for the ISA5 are 8%,7%,6%,5%,4% and for the ISA7 are 8%,7%,6%,5%,4%,3%,2% S&P 500® • S&P MARC 5% ER annual 5% withdrawals • annuitization 1 year 5 years 5 years 12-month point-to-point • 110% GMAB **Enhanced Choice** S&P 500 Daily RC 5% ER death benefit • nursing home waiver guarantee on 94/10,81/2,71/2,61/2,51/2% no automatic partial index credit at death or annuitization S&P 500 ESG Daily RC 5% ER Index Select 5 terminal condition waiver initial rate no automatic reset issue age 0-93 • not available in CA or NY reset BofA Global MegaTrends required minimum distributions S&P 500® • S&P MARC 5% ER annual 5% withdrawals • annuitization 1 vear 10 years 10 years 12-month point-to-point • 120% GMAB **Enhanced Choice** S&P 500 Daily RC 5% ER death benefit • nursing home waiver guarantee on 9\\\\\\_10.8\\\\\2,7\\\\2,6\\\\2,5\\\\2,4\\\\2,3\\\\2,2\\\\2,1\\\\2,\\\\% no automatic partial index credit at death or annuitization Index Select 10 S&P 500 ESG Daily RC 5% ER terminal condition waiver issue age 0-80 • not available in CA or NY initial rate no automatic reset reset BofA Global MegaTrends required minimum distributions S&P 500® • S&P MARC 5% ER annual 10% withdrawals • annuitization 12-month point-to-point • 100% GMAB 1 vear 5 years 5 years **Enhanced Choice** S&P 500 Daily RC 5% ER partial index credit at death or annuitization death benefit • nursing home waiver quarantee on 94/10,81/2,71/2,61/2,51/2% no automatic Index Plus 5 S&P 500 ESG Daily RC 5% ER terminal condition waiver issue age 0-93 • not available in NY no automatic reset initial rate reset BofA Global MegaTrends required minimum distributions Optional: enhanced death benefit S&P 500® • S&P MARC 5% ER annual 10% withdrawals • annuitization 12-month point-to-point • 100% GMAB 1 vear 7 years 7 years **Enhanced Choice** S&P 500 Daily RC 5% ER death benefit • nursing home waiver partial index credit at death or annuitization guarantee on 94/10.81/2.71/2.61/2.51/2.41/2.31/2% no automatic S&P 500 ESG Daily RC 5% ER issue age 0-90 • not available in NY Index Plus 7 terminal condition waiver initial rate no automatic reset reset BofA Global MegaTrends required minimum distributions Optional: enhanced death benefit S&P 500® • S&P MARC 5% ER 12-month point-to-point • 100% GMAB annual 10% withdrawals • annuitization 1 year 10 years 10 years **Enhanced Choice** S&P 500 Daily RC 5% ER death benefit • nursing home waiver partial index credit at death or annuitization quarantee on 94/10.81/2.71/2.61/2.51/2.41/2.31/2.21/2.11/2.1/2% no automatic S&P 500 ESG Daily RC 5% ER issue age 0-80 • not available in CA or NY Index Plus 10 terminal condition waiver initial rate no automatic reset reset BofA Global MegaTrends required minimum distributions Optional: enhanced death benefit ECI California Only: The MVA feature, BofA Global MegaTrends Index, and Enhance Death Benefit are not available. Surrender charges for ECI5 are 8%,7%,6%.5%.4% and for ECI7 are 8%,7%.6%.5%.4%.3%.2%.

### 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, cap and par rates. Surrender charges may apply to withdrawals during the surrender period. The nursing home and terminal condition waivers apply after the first contract year. Additional limitations, state variatations and exclusions may apply.

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lti-Year Guaranteed : Fixed Rate : Single Premium								
Product	Fixed Interest	Surrender Period	MVA	Surrender-Free Withdrawals Options	Additional Features			
Multi-Choice Annuity 3	3 year guarantee on initial and subsequent renewal periods	$3$ years $99_{10}^{\prime},812^{\prime},712^{\prime}\%$ Automatic reset	3 years Automatic reset	required minimum distributions • terminal condition waiver death benefit • annuitization • nursing home waiver	iuii accumulated value at death issue age 0-93 not available in NY Ontional: princinal quarantee full accumulated value at death			
Multi-Choice Annuity 5	5 year guarantee on initial and subsequent renewal periods	5 years 9½,0,8½,7½,6½,5½% Automatic reset	5 years Automatic reset	Ontional: interest navments & annual 10% withdrawals first 30 days of each subsequent renewal period required minimum distributions • terminal condition waiver death benefit • annuitization • nursing home waiver Optional: interest payments & annual 10% withdrawals	full accumulated value at death issue age 0-93 not available in NY Optional: principal quarantee			
Multi-Choice Annuity 7	7 year guarantee on initial and subsequent renewal periods	7 years 9½,0,8½,7½,6½,5½,4½,3½% Automatic reset	7 years Automatic reset	first 30 days of each subsequent renewal period required minimum distributions • terminal condition waiver death benefit • annuitization • nursing home waiver Optional: interest payments & annual 10% withdrawals	full accumulated value at death issue age 0-90 not available in NY Optional: principal guarantee			
Focused Growth Annuity 3	3 year guarantee on initial and subsequent renewal periods	3 years 9½,0,8½,7½% 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 0-93 not available in NY			
Focused Growth Annuity 5	5 year guarantee on initial and subsequent renewal periods	5 years 9½,7½,6½,5½% 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 0-93 not available in NY			
Focused Growth Annuity 7	7 year guarantee on initial and subsequent renewal periods	7 years 9½,7½,6½,5½,4½,3½% Automatic reset	7 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 0-90 not available in NY			
Focused Growth Annuity 10	10 year guarantee on initial and subsequent renewal periods	10 years 9½,0,8½,7½,6½,5½,4½,3½,2½,1½,½% Automatic reset	10 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 0-80 not available in CA or NY			

Florida Only: The FGA3 & MCA3 are limited to two renewal periods and the FGA5 & MCA5 are limited to one renewal period. The FGA7, FGA10, and MCA7 do not have renewal periods beyond the initial guaranteed period. California Only: The MVA feature is not available. Surrender charges for the FGA3 & MCA3 are 8%,7%,6%; for the FGA5 & MCA5 are 8%,7%,6%,5%,4%; and for the FGA7 & MCA7 are 8%,7%,6%,5%,4%,3%,2%.

mmediate Annuities					
Product	Payout Options	Premium Limits	Age Limits	Product Info	Additional Features
Restricted SPIA	Certain Period Only	\$15,000 to \$1,000,000	issue age 18-93	intended for asset spenddown Medicaid complaint not available in NV or NY	contract is nontransferable, nonfortfeitable, nonassignable, nonsurrenderable, noncommutable, and irrevocable
Traditional SPIA	Certain Period, Single Life, Joint Life Options	\$15,000 to \$1,000,000	issue age 18-90	not available in NY	inflation protection optional life income commutation feature optional

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