



Annuity Product Spreadsheet for Raymond James

Fixed Index Annuities — One Year Point-to-Point

Enhanced Choice Index Plus

| Product | Issue Age ¹ | Index Options | Crediting Strategy | Withdrawal Charge Period ² | MVA ³ | Access to Funds ⁴ | Additional Features |
|---------|------------------------|---|--|---|--------------------------------|--|---|
| 5-Year | 0–93 ⁵ | S&P 500 [®] | Not all strategies are offered with all indices. Cap Rate | 5 years, No automatic reset 9.4, 8.5, 7.5, 6.5, 5.5% | 5 years No automatic reset | Free Withdrawals: 10% annual withdrawals ⁶ IRS RMDs Special Waiver of Charges: Death benefits Annuitization Terminal conditions ⁷ Nursing home residency ⁷ | GMAB: 100% Partial index crediting ⁸ Optional: Legacy Max Enhanced Death Benefit Rider ⁹ Not available in CA, NJ and NY |
| 7-Year | 0–90 | S&P 500 [®] Dynamic Intraday TCA Index S&P MARC 5% ER Index S&P 500 [®] DRC 5% ER Index | Locked Cap Rate Participation Rate Trigger Rate Trigger Rate Plus | 7 years, No automatic reset 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5% | 7 years No automatic reset | | |
| 10-Year | 0–80 | BofA Global MegaTrends Index | Locked Trigger Rate Fixed Interest Crediting | 10 years, No automatic reset 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0.5% | 10 years No automatic reset | | |

California Enhanced Choice Index Plus

| Product | Issue Age ¹ | Index Options | Crediting Strategy | Withdrawal Charge Period ² | MVA ³ | Access to Funds ⁴ | Additional Features |
|---------|------------------------|---|---|---|-------------------------------|--|---|
| 5-Year | 0–93 ⁵ | S&P 500 S&P MARC 5% ER Index S&P 500 DRC 5% ER Index | Not all strategies are offered with all indices. Cap Rate Enhanced Cap Rate | 5 years No automatic reset 8, 7, 6, 5, 4% | 5 years No automatic reset | Free Withdrawals: 10% annual withdrawals ⁶ IRS RMDs Special Waiver of Charges: Death benefits Annuitization Terminal conditions ⁷ Nursing home residency ⁷ | GMAB: 100% Partial index crediting ⁸ Only available in CA and NJ |
| 7-Year | 0–90 | S&P 500 ESG DRC 5% ER Index BofA Global MegaTrends Index | Participation Rate Enhanced Participation Rate Fixed Interest Crediting | 7 years No automatic reset 8, 7, 6, 5, 4, 3, 2% | 7 years No automatic reset | | |

Fixed Index Annuities — One Year Point-to-Point

Index Select Annuity

| Product | Issue Age ¹ | Index | Crediting Strategy | Withdrawal Charge Period ² | MVA ³ | GMAB | Access to Funds ⁴ | Additional Features |
|---------|------------------------|---------|--|--|--------------------------------|------|---|---|
| 5-Year | 0–93 ⁵ | S&P 500 | Cap Rate Participation Rate Fixed Interest Crediting | 5 years, No automatic reset 9.4, 8.5, 7.5, 6.5, 5.5% CA: 8, 7, 6, 5, 4% | 5 years No automatic reset | 105% | Free Withdrawals: 10% annual withdrawals ⁶ IRS RMDs | Partial index crediting ⁸ Not available in NY |
| 7-Year | 0–90 | | | 7 years, No automatic reset 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5% CA: 8, 7, 6, 5, 4, 3, 2% | 7 years No automatic reset | 107% | Special Waiver of Charges: Death benefits Annuitization | |
| 10-Year | 0–80 | | | 10 years, No automatic reset 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0.5% Not available in CA | 10 years No automatic reset | 110% | Terminal conditions ⁷ Nursing home residency ⁷ | |

Multi-Year Guaranteed Annuities — Fixed Rate

Focused Growth Annuity

| Product | Issue Age ¹ | Fixed Interest | Withdrawal Charge Period ² | MVA ³ | Access to Funds ⁴ | Additional Features |
|---------|------------------------|-----------------------|---|-------------------------------|--|--|
| 3-Year | 0–93 ⁵ | 3-year rate guarantee | 3 years No automatic reset 9.4, 8.5, 7.5% | 3 years No automatic reset | Free Withdrawals: Regularly scheduled payments of interest earnings IRS RMDs Special Waiver of Charges: Death benefits Annuitization Terminal conditions ⁷ Nursing home residency ⁷ | Full accumulated value at death Not available in CA, NY |
| 5-Year | 0–93 ⁵ | 5-year rate guarantee | 5 years No automatic reset 9.4, 8.5, 7.5, 6.5, 5.5% | 5 years No automatic reset | | |
| 7-Year | 0–90 | 7-year rate guarantee | 7 years No automatic reset 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5% | 7 years No automatic reset | | |

Immediate Annuities

| Product | Issue Age | Payout Options | Product Summary | Additional Features |
|--|-----------|----------------|---|--|
| Tailored Income Annuity | 0–90 | Certain Period | Traditional SPIA | Optional: Inflation protection Not available in NY |
| Restricted SPIA | 0–93 | Certain Period | Nontransferable, nonforfeitable, nonassignable, nonsurrendable, noncommutable and irrevocable. | Not available in NV or NY |
| Medicaid-compliant Restricted SPIA¹⁰ | 0–100 | Certain Period | May be used for asset spenddown for Medicaid eligibility. Nontransferable, nonforfeitable, nonassignable, nonsurrendable, noncommutable and irrevocable. | Not available in NV or NY |

- 1 Maximum issue age may vary by distributor.
- 2 This is referred to as the Surrender Charge Period in the contract.
- 3 There is no market value adjustment in California.
- 4 These options are available without withdrawal charges or market value adjustments.
- 5 The purchase of the annuity for those age 91-93 must be for transfer-of-wealth or estate-planning purposes.
- 6 Available after the first contract year. 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 available.
- 7 Applies after the first contract year. Additional limitations, state variations and exclusions may apply.
- 8 Partial index crediting is available on terminal conditions, nursing home residency, death benefits or annuitization.
- 9 Legacy Max is not available in California and may not be available in all states or for all distributors.
- 10 In all Medicaid planning scenarios, work with a qualified Elder Care Attorney. Availability and eligibility vary by state. Medicaid annuities are regulated by the Internal Revenue Code, state insurance law and state Medicaid law. Some contract features and options may not be available or similar in all states because state governments oversee insurance companies. The Standard cannot guarantee Medicaid eligibility.

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Surrender charges may apply to withdrawals during the surrender period. A 10% IRS penalty may apply to withdrawals prior to age 59½. The nursing home waiver and terminal condition waivers may not be available in all states. Annuities are not guaranteed by any bank or credit union and is 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 the 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.

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