

# The Standard: Annuity Spreadsheet

## One-Year Point-to-Point : Index Rate : Single Premium

Product	Bailout Cap Rate	Participation	Fixed Interest	Surrender Period	MVA	Principal Guarantee	Surrender-Free Withdrawals	Additional Features
Index Select Annuity 5	none	100% of S&P 500®	1 year guarantee on initial rate	5 years 7,6,5,4,2% no automatic reset	5 years	no	annual 10% withdrawals, annuitization, death benefit, nursing home waiver, terminal condition waiver, RMDs	12-month point-to-point partial index credit at death or annuitization, full accumulated value at death, GMAB. Issue age 0-90
Index Select Annuity 7	none	100% of S&P 500®	1 year guarantee on initial rate	7 years 7,6,5,4,3,2,1% no automatic reset	7 years	no	annual 10% withdrawals, annuitization, death benefit, nursing home waiver, terminal condition waiver, RMDs	12-month point-to-point partial index credit at death or annuitization, full accumulated value at death, GMAB. Issue age 0-90
Index Select Annuity 10	none	100% of S&P 500®	1 year guarantee on initial rate	9 years 8,7,6,5,4,3,2,1,0.9% no automatic reset	10 years	no	annual 10% withdrawals, annuitization, death benefit, nursing home waiver, terminal condition waiver, RMDs	12-month point-to-point partial index credit at death or annuitization, full accumulated value at death, GMAB. Issue age 0-80
Index Growth Annuity 5	2.00% less than initial cap rate	100% of S&P 500®	1 year guarantee on initial rate	5 years 8,7,6,4,2% no automatic reset	none	no	annual 10% withdrawals, annuitization, death benefit, nursing home waiver, terminal condition waiver, SEPPs, RMDs	12-month point-to-point partial index credit at death or annuitization, full accumulated value at death, bailout cap rate Issue age 0-90
Index Growth Annuity 7	2.00% less than initial cap rate	100% of S&P 500®	1 year guarantee on initial rate	7 years 9,8,7,6,5,4,2% no automatic reset	none	no	annual 10% withdrawals, annuitization, death benefit, nursing home waiver, terminal condition waiver, SEPPs, RMDs	12-month point-to-point partial index credit at death or annuitization, full accumulated value at death, bailout cap rate Issue age 0-90

## Multi-Year Guaranteed : Fixed Rate : Single Premium

Product	Bailout Rate	Fixed Interest	Surrender Period	MVA	Principal Guarantee	Surrender-Free Withdrawals	Additional Features
Focused Growth Annuity 5	none	5 year guarantee on initial rate	5 years 8,7,6,5,4% no automatic reset	5 years	no	interest payments, nursing home waiver, terminal condition waiver, death benefit, annuitization, RMDs	full accumulated value at death. Issue age 0-90
Focused Growth Annuity 6	none	6 year guarantee on initial rate	6 years 8,7,6,5,4,3% no automatic reset	6 years	no	interest payments, nursing home waiver, terminal condition waiver, death benefit, annuitization, RMDs	full accumulated value at death. Issue age 0-90
Focused Growth Annuity 7	none	7 year guarantee on initial rate	7 years 8,7,6,5,4,3,2% no automatic reset	7 years	no	interest payments, nursing home waiver, terminal condition waiver, death benefit, annuitization, RMDs	full accumulated value at death. Issue age 0-90
Focused Growth Annuity 10	none	10 year guarantee on initial rate	9 years 8,7,6,5,4,3,2,1,0.9% no automatic reset	10 years	no	interest payments, nursing home waiver, terminal condition waiver, death benefit, annuitization, RMDs	full accumulated value at death. Issue age 0-80

### Not For Use With Consumers

<sup>1</sup> Note that the bailout rate will never be less than the guaranteed minimum rate.

Products of Standard Insurance Company. Policies # SRA, SRA-B, SPDA, SPDA-IA, SPDA-IA2, SPDA-IA3, FPDA and SPIA. 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 waiver is not available in MA. State-specific conditions apply to the terminal condition waiver.

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## Multi-Year Point-to-Point : Index Rate : Single Premium

Product	Participation	Fixed Interest	Surrender Period	MVA	Principal Guarantee	Surrender-Free Withdrawals	Additional Features
Strategic Choice Annuity 7	U.S. Sector Rotator 5 Index (Annuity Series) <sup>®</sup>	1 year guarantee on initial rate	7 years 7,6,5,4,3,2,1% no automatic reset	7 years	no	annual 10% withdrawals, annuitization, death benefit, nursing home waiver, terminal condition waiver, RMDs	72-month point-to-point, partial index credit at death or annuitization, full accumulated value at death, GMAB. Issue age 0-90

## One-Year Guaranteed : Fixed Rate : Single Premium

Product	Bonus Rate	Bailout Rate	Fixed Interest	Surrender Period	MVA	Principal Guarantee	Surrender-Free Withdrawals	Additional Features
Advantage Growth Annuity 5	initial rate includes 2.00% first-year bonus	none	1 year guarantee on initial rate	5 years 7,6,5,4,2% no automatic reset	5 years	no	annual 10% withdrawals, annuitization, interest payments, nursing home waiver, terminal condition waiver, death benefit, RMDs	2.00% first-year bonus, full accumulated value at death. Issue age 0-90
Advantage Growth Annuity 7	initial rate includes 2.00% first-year bonus	none	1 year guarantee on initial rate	7 years 7,6,5,4,3,2,1% no automatic reset	7 years	no	annual 10% withdrawals, annuitization, interest payments, nursing home waiver, terminal condition waiver, death benefit, RMDs	2.00% first-year bonus, full accumulated value at death. Issue age 0-90

## One-Year Guaranteed : Fixed Rate : Flexible Premium

Product	Bonus Rate	Bailout Rate	Fixed Interest	Surrender Period	MVA	Principal Guarantee	Surrender-Free Withdrawals	Additional Features
Flexible Premium Deferred Annuity	none	none	1 year guarantee on initial rate	9 years 9,8,7,6,5,4,3,2,1% no automatic reset	none	100%	annual 10% withdrawals, annuitization, interest payments, nursing home waiver, terminal condition waiver, death benefit, SEPPs, RMDs	full accumulated value at death. Issue age 0-90

## Immediate Annuities

### Immediate Annuities

For current rates, forms, detailed product information and illustration software, go to [www.standard.com/annuities/](http://www.standard.com/annuities/) or call 800.378.4578

### Not For Use With Consumers

<sup>1</sup> Note that the bailout rate will never be less than the guaranteed minimum rate.

Products of Standard Insurance Company. Policies # SRA, SRA-B, SPDA, SPDA-IA, SPDA-IA2, SPDA-IA3, FPDA and SPIA. 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 waiver is not available in MA. State-specific conditions apply to the terminal condition waiver.