



# The Standard<sup>®</sup>

Standard Insurance Company  
 Individual Annuities 800.247.6888 Tel 800.378.4570 Fax  
 1100 SW Sixth Avenue Portland OR 97204-1093  
 www.standard.com annsales@standard.com

## Gross Dealer Concession Broker/Dealer Annuity Commission Schedule

### 1 Amendment of Producer Sales Contract

This Commission Schedule is effective for applications written on or after June 1, 2023. This Commission Schedule supersedes and completely replaces any and all previous schedules under Your Annuity Broker/Dealer Selling Agreement with Standard Insurance Company. This Commission Schedule is added to and shall become a part of your Broker/Dealer Selling Agreement with Standard Insurance Company and, except as expressly provided for herein, all the terms and conditions of your Annuity Broker/Dealer Selling Agreement shall remain in full force and effect. Standard Insurance Company reserves the right to change any part of the Commission Schedule at any time. The commission calculations stated in this commission schedule, however, shall continue to apply until such a changed schedule is posted on our website or otherwise made available to you.

### 2 Commission as a Percentage of Premium *Enhanced Choice Index commissions shown below apply to all Enhanced Choice Index products and series by duration*

		Issue Age 0-80		Issue Age 81-85		Issue Age 86-90		Issue Age 91-93	
Index-Rate Annuities : Single Premium		At Issue	Trail	At Issue	Trail	At Issue	Trail	At Issue	Trail
Enhanced Choice Index 5	Option A	5.00%	0.00%	2.50%	0.00%	1.25%	0.00%	1.00%	0.00%
	Option B	2.75%	0.75%	1.50%	0.25%	0.50%	0.25%	0.25%	0.25%
	Option C	1.50%	1.00%	Not Available		Not Available		Not Available	
Enhanced Choice Index 7	Option A	6.00%	0.00%	3.00%	0.00%	1.50%	0.00%		
	Option B	3.00%	0.75%	1.50%	0.25%	0.50%	0.25%		
	Option C	1.50%	1.00%	Not Available		Not Available			
Enhanced Choice Index 10	Option A	7.00%	0.00%						
	Option B	3.25%	0.75%						
	Option C	1.75%	1.00%						
Index Select Annuity 5	Option A	3.00%	0.00%	1.50%	0.00%	1.35%	0.00%	1.35%	0.00%
	Option B	1.75%	0.30%	1.00%	0.25%	0.50%	0.25%	0.50%	0.25%
	Option C	1.00%	0.45%	Not Available		Not Available		Not Available	
Index Select Annuity 7	Option A	4.00%	0.00%	2.00%	0.00%	1.45%	0.00%		
	Option B	2.00%	0.45%	1.50%	0.25%	0.75%	0.25%		
	Option C	1.00%	0.65%	Not Available		Not Available			
Index Select Annuity 10	Option A	5.00%	0.00%						
	Option B	2.50%	0.50%						
	Option C	1.00%	0.80%						

		Issue Age 0-80		Issue Age 81-85		Issue Age 86-90		Issue Age 91-93	
Fixed-Rate Annuities : Single Premium		At Issue	Trail	At Issue	Trail	At Issue	Trail	At Issue	Trail
Focused Growth Annuity 3	Option A	1.50%	0.00%	0.75%	0.00%	0.50%	0.00%	0.50%	0.00%
Focused Growth Annuity 5	Option A	2.00%	0.00%	1.00%	0.00%	0.77%	0.00%	0.77%	0.00%
Focused Growth Annuity 7	Option A	2.00%	0.00%	1.00%	0.00%	0.77%	0.00%		
Focused Growth Annuity 10	Option A	3.00%	0.00%						
Multi-Choice Annuity 3	Option A	1.50%	0.00%	0.50%	0.00%	0.50%	0.00%	0.50%	0.00%
Multi-Choice Annuity 5	Option A	2.50%	0.00%	1.25%	0.00%	1.00%	0.00%	0.90%	0.00%
Multi-Choice Annuity 7	Option A	3.50%	0.00%	1.75%	0.00%	1.50%	0.00%		

	Issue Age 0-80			Issue Age 81-85			Issue Age 86-90		
Fixed-Rate Annuities : Flexible Premium	At Deposit			At Deposit			At Deposit		
	Year 1	Year 2 -10 Renewal	Year 11+ Service	Year 1	Year 2 -10 Renewal	Year 11+ Service	Year 1	Year 2 -10 Renewal	Year 11+ Service
Flexible Premium Deferred Annuity ①	1.00%	0.50%	0.50%	0.50%	0.25%	0.25%	0.40%	0.25%	0.00%

	All Available Issue Ages		
Immediate Annuities : Single Premium	Under 48 Months	48-59 Months	60 Months or Longer
Tailored Income Annuity	N/A	N/A	3.00%
Restricted Immediate Annuity	N/A	1.00%	3.00%

		Issue Age 0-80 ②	Issue Age 81-85 ②	Issue Age 86-90 ②	Issue Age 91-93 ②
Annuity Types	Contract Year	At Event	At Event	At Event	At Event
Out-of-Surrender*	All	3.00%	2.00%	1.50%	1.00%
In-Surrender	1-5	0.00%	0.00%	0.00%	0.00%
	6+	2.00%	1.50%	1.00%	1.00%

\* For window products, out-of-surrender is only during the window period

### 3 Special Rules

- A. Any single premium in excess of \$1,000,000 (or any total premium for individual annuities on any one life in excess of \$1,000,000) will be subject to commission and bonus rates determined by Standard Insurance Company.
- B. Annuitization of any deferred annuity with contractually guaranteed rates in excess of the current crediting rates will be subject to commission rates determined by Standard Insurance Company.
- C. No commissions will be paid on the settlement options of *Until Funds Exhausted* or *Interest Bearing Deposit*. Commission for internal transfer/exchange of fixed-rate and index-rate annuities payable at the discretion of Standard Insurance Company. Internal transfer of a deferred annuity into a Restricted SPIA or annuitization of a deferred annuity in the first contract year will see the original commission rate adjusted to the corresponding immediate annuity commission rate.
- D. Recapture of Commission
- On Surrender of fixed and index annuities with Principal Guarantee Rider
    - 100% of commission will be recaptured on annuities surrendered during the first twelve months; and
    - 50% of commission will be recaptured on annuities surrendered from the thirteenth through the twenty-fourth month.
  - On Surrender of all other fixed and index annuities
    - 100% of commission will be recaptured on annuities surrendered during the first six months; and
    - 50% of commission will be recaptured on annuities surrendered from the seventh through the twelfth months.
  - On Death of Owner or Annuitant (if different) of fixed and indexed annuities with an enhanced death benefit rider
    - 100% of commission will be recaptured if death occurs during the first six months; and
    - 50% of commission will be recaptured if death occurs from the seventh through the twelfth months.
  - On Death of Owner or Annuitant (if different) of all other fixed and index annuities
    - 100% of commission will be recaptured if death occurs during the first six months; and
    - 50% of commission will be recaptured if death occurs from the seventh through the twelfth months.
- E. Commissions for products other than those listed on this Commission Schedule will be determined by Standard Insurance Company.

① FPDA available for sale to existing plans only. First-year commission is payable on FPDA increases over the highest previously billed premium.

② Issue Age shall apply to the older of the Owner or Annuitant, if different.

- Trail commission percentage noted is an annual percentage paid on a calendar-quarter basis. Trail commission will be paid on the annuity fund value beginning as of the first calendar quarter following the contract anniversary date. Trail commission will be paid for the life of the contract.
- Annuitization of a deferred annuity in the first contract year will see the original commission rate adjusted to the corresponding immediate annuity commission rate.