

# Enhanced Choice Index Plus 5 and 7



The Enhanced Choice Index Plus is a single-premium, deferred index annuity offering enhanced growth potential along with downside protection. Flexible index crediting options give you the opportunity to customize the annuity to align with your financial goals.

- **Issue Age<sup>1</sup>**
  - ECI Plus 5: Issue to age 93<sup>2</sup>
  - ECI Plus 7: Issue to age 90
- **5 or 7-Year Surrender Charge Period**
- **\$15,000 to \$1,000,000 Initial Premium<sup>3</sup>** (greater amounts may be accepted if pre-approved by The Standard before you submit an application)
- **Index Choices**
  - S&P 500<sup>®</sup> Index
  - S&P MARC 5% ER Index
  - S&P 500 Daily Risk Control 5% ER Index
  - S&P 500 ESG Daily Risk Control 5% ER Index
  - BofA Global MegaTrends Index
- **Interest Crediting Options**
  - Index participation rate
  - Enhanced index participation rate with 1.50% annual fee<sup>4</sup>
  - Index cap rate
  - Enhanced index cap rate with 1.50% annual fee<sup>4</sup>
  - Fixed interest crediting
- **Guaranteed Participation Rates**
  - Multi-year guaranteed participation rates on managed volatility indices
- **Guaranteed Minimum Accumulation Benefit**
- **Market Value Adjustment Feature**
- **Optional Legacy Max Enhanced Death Benefit Rider<sup>5</sup>**



1 Maximum issue age may vary by distributor.

2 The purchase of the annuity for those age 91-93 must be for transfer-of-wealth or estate-planning purposes.

3 All expected premium must be noted on application, policy will not issue until all funds are received.

4 Not available with Legacy Max enhanced death benefit rider.

5 May not be available in all states or distributors.

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

## Interest Crediting Options

| Index Participation Rate                                                                                                                                       | Enhanced Index Participation Rate with 1.50% Fee<br>(Not available with Legacy Max enhanced death benefit rider.)                                              |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| S&P 500® Index<br>S&P MARC 5% ER Index<br>S&P 500 Daily Risk Control 5% ER Index<br>S&P 500 ESG Daily Risk Control 5% ER Index<br>BofA Global MegaTrends Index | S&P 500® Index<br>S&P MARC 5% ER Index<br>S&P 500 Daily Risk Control 5% ER Index<br>S&P 500 ESG Daily Risk Control 5% ER Index<br>BofA Global MegaTrends Index |
| Index Cap Rate                                                                                                                                                 | Enhanced Index Cap Rate with 1.50% Fee<br>(Not available with Legacy Max enhanced death benefit rider.)                                                        |
| S&P 500® Index                                                                                                                                                 | S&P 500® Index                                                                                                                                                 |
| Fixed Interest Crediting                                                                                                                                       |                                                                                                                                                                |
| Fixed account with one year guarantee                                                                                                                          |                                                                                                                                                                |

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