

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**
 - ECI Plus 5 and 7: Issue through age 85
- **5 or 7-Year Surrender Charge Period**
- **\$15,000 to \$1,000,000 Initial Premium¹** (greater amounts may be accepted if pre-approved by The Standard before you submit an application)
- **Index Choices**
 - S&P 500[®] 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
- **Interest Crediting Options**
 - Index participation rate
 - Enhanced index participation rate with 1.50% annual fee²
 - Index cap rate
 - Enhanced index cap rate with 1.50% annual fee²
 - 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**



¹ All expected premium must be noted on application, policy will not issue until all funds are received.

² Not available with Legacy Max enhanced death benefit rider.

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 (Not available with Legacy Max Enhanced Death Benefit Rider.)
S&P 500® 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	S&P 500® 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
Index Cap Rate	Enhanced Index Cap Rate with 1.50% Fee (Not available with Legacy Enhanced Max Death Benefit Rider.)
S&P 500® Index	S&P 500® Index
Fixed Interest Crediting	
Fixed account with one year guarantee	

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The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

The S&P 500® Index, S&P MARC 5% Excess Return Index, S&P 500 Daily Risk Control 5% Excess Return Index and the S&P 500 ESG Daily Risk Control 5% Excess Return Index are products of S&P Dow Jones Indices LLC or its affiliates (“SPDJI”) and have been licensed for use by Standard Insurance Company. S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates (“S&P”); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Standard Insurance Company. Standard Insurance Company products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index, S&P MARC 5% Excess Return Index, S&P 500 Daily Risk Control 5% Excess Return Index and the S&P 500 ESG Daily Risk Control 5% Excess Return Index.

The Enhanced Choice Index Plus is a product of Standard Insurance Company; availability varies by state. Contract: ICC17-SPDA-IA(01/17), SPDA-IA(01/17), SPDA-IA(01/17)FL, SPDA-IA(01/17)ND. Riders: ICC23-R-GMDB-IA, R-GMDB-IA, ICC17-R-PTP, ICC21-R-PTP-C, ICC17-R-GMAB-IA, ICC17-R-MVA-IA, ICC17-R-TCB-IA, ICC17-R-NHB-IA, ICC17-R-ANN-IA, ICC17-R-DB-IA, ICC17-R-ANNDW, ICC17-R-POF-IA, ICC20-R-IRA, ICC20-R-Roth IRA, ICC20-R-QPP, R-PTP, R-PTP-C, R-GMAB-IA, R-MVA-IA, R-TCB-IA, R-NHB-IA, R-TCB-NHB-IA-SD, R-ANN-IA, R-DB-IA, R-ANNDW, R-POF-IA, R-IRA, R-Roth IRA, R-QPP, R-GMAB-FL, R-MVA-FL, R-ANN-FL, R-IRA-FL, R-Roth IRA-FL, R-QPP-FL, R-DB-IA-FL. This product includes an MVA provision. 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. The annuity is 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.