

Enhanced Choice Index Select 5 & 10



At a Glance Product Guide

The Enhanced Choice Index Select is a single-premium, deferred index annuity offering multiple crediting strategies linked to index performance. Through a combination of indices, crediting options and enhanced product features, you can customize a retirement strategy that best aligns with your financial goals.

Enhanced Choice Index Select

Issue Age	Owners age 18–70 and annuitants age 0–70.
Premium	\$50,000 – \$1,000,000 Greater amounts may be accepted if pre-approved by The Standard before you submit an application. Premium will be allocated to the accounts on the contract effective date. ¹
Index Interest Accounts	<p>Index Term: 1-year point-to-point</p> <p>Index Choices:</p> <ul style="list-style-type: none"> • 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 • BofA Global MegaTrends Index <p>Interest Crediting Strategies:</p> <ul style="list-style-type: none"> • Participation Rate: The percentage of positive index performance credited to the account at the end of each index term. • Enhanced Participation Rate: In exchange for a fee, you'll receive a higher participation rate.² This gives your annuity fund the potential to grow at a higher rate. • Cap Rate (Available only on the S&P 500® Index): The maximum amount of positive index performance credited to the account at the end of the index term. • Enhanced Cap Rate (Available only on the S&P 500® Index): In exchange for a fee, you'll receive a higher cap rate.² This gives your annuity fund the potential to grow at a higher rate.

Multi-Year Guaranteed Participation Rates

Participation rates guaranteed for the entire surrender-charge period are available on some index crediting options. After that, the participation rate may change annually.

Index Name	ECI Select 5	ECI Select 10
S&P 500® Index	1 year	1 year
S&P MARC 5% ER Index	5 years	1 year
S&P 500 Daily Risk Control 5% ER Index	5 years	1 year
S&P 500 ESG Daily Risk Control 5% ER Index	5 years	1 year
BofA Global MegaTrends Index	5 years	1 year

¹ All expected premium must be noted on the application and policy will not issue until all funds are received. The contract effective date is the day we receive all of the expected premium.

² The annual fee is 1.50% based on the value of the index interest account as of the start of the index term. Fees are deducted from the value of the index interest account at the end of each index term, after interest is credited.

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

Enhanced Choice Index Select

Fixed Interest Account	A fixed interest rate that credits daily. We guarantee this interest rate for one year.																																		
Account Allocation	Account allocations may be changed once a year at the end of the index term. If you reallocate your funds, they will be transferred on the first day of the next index term.																																		
Guaranteed Minimum Accumulation Benefit	<p>At the end of the 5 or 10-year surrender charge period, we ensure that the annuity fund value reaches the guaranteed minimum accumulation value. If it is less than that, we'll make a one-time adjustment to raise the annuity fund value to that amount.</p> <ul style="list-style-type: none"> • ECI Select 5: 110% of net premium after 5 years • ECI Select 10: 120% of net premium after 10 years 																																		
Surrender Charge Periods	<p>ECI Select 5</p> <table border="1"> <thead> <tr> <th>Contract Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> </tr> </thead> <tbody> <tr> <td>Surrender Charge</td> <td>9.4%</td> <td>8.5%</td> <td>7.5%</td> <td>6.5%</td> <td>5.5%</td> </tr> </tbody> </table> <p>ECI Select 10</p> <table border="1"> <thead> <tr> <th>Contract Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10</th> </tr> </thead> <tbody> <tr> <td>Surrender Charge</td> <td>9.4%</td> <td>8.5%</td> <td>7.5%</td> <td>6.5%</td> <td>5.5%</td> <td>4.5%</td> <td>3.5%</td> <td>2.5%</td> <td>1.5%</td> <td>0.5%</td> </tr> </tbody> </table>	Contract Year	1	2	3	4	5	Surrender Charge	9.4%	8.5%	7.5%	6.5%	5.5%	Contract Year	1	2	3	4	5	6	7	8	9	10	Surrender Charge	9.4%	8.5%	7.5%	6.5%	5.5%	4.5%	3.5%	2.5%	1.5%	0.5%
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Surrender Charge Free Withdrawals	<ul style="list-style-type: none"> • 5% annual withdrawals³ • IRS required minimum distributions • Death benefits • Terminal medical conditions⁴ • Nursing home residency⁴ • Annuitization 																																		
Partial Index Crediting	Death benefits, annuitization, terminal conditions or nursing home residency waivers may include a partial index credit. This applies when a withdrawal is made before the 12-month index term ends and there was growth in the index.																																		
Market Value Adjustment	A market value adjustment applies to withdrawals and surrenders that are subject to a surrender charge. We will waive the MVA when the surrender charge is waived.																																		
Guaranteed Minimum Value	87.5% of premium accumulated at no less than 1.00% annual interest.																																		
Death Benefit	The death benefit amount is the greater of the account value or the guaranteed minimum value.																																		
Payout Options	<p>Your deferred annuity may be paid as a lump sum or converted into one of these guaranteed income options:</p> <ul style="list-style-type: none"> • Life income —with or without guarantee periods • Joint and survivor income options—with or without guarantee periods • Guaranteed income payments over a chosen time period 																																		
Free Look Period	You may cancel within 30 days after you receive your contract. We'll refund your premium, minus any withdrawals taken.																																		

³ 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.

⁴ Applies after the first contract year. Additional limitations, state variations and exclusions may apply.

Interest Crediting Options

Index Participation Rate

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
 BofA Global MegaTrends Index

Enhanced Index Participation Rate with 1.50% Fee

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
 BofA Global MegaTrends Index

Index Cap Rate

S&P 500® Index

Enhanced Index Cap Rate with 1.50% Fee

S&P 500® Index

Fixed Interest Crediting

Fixed account with one year guarantee

The Standard, 1100 SW Sixth Avenue, Portland, OR 97204 | standard.com

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