

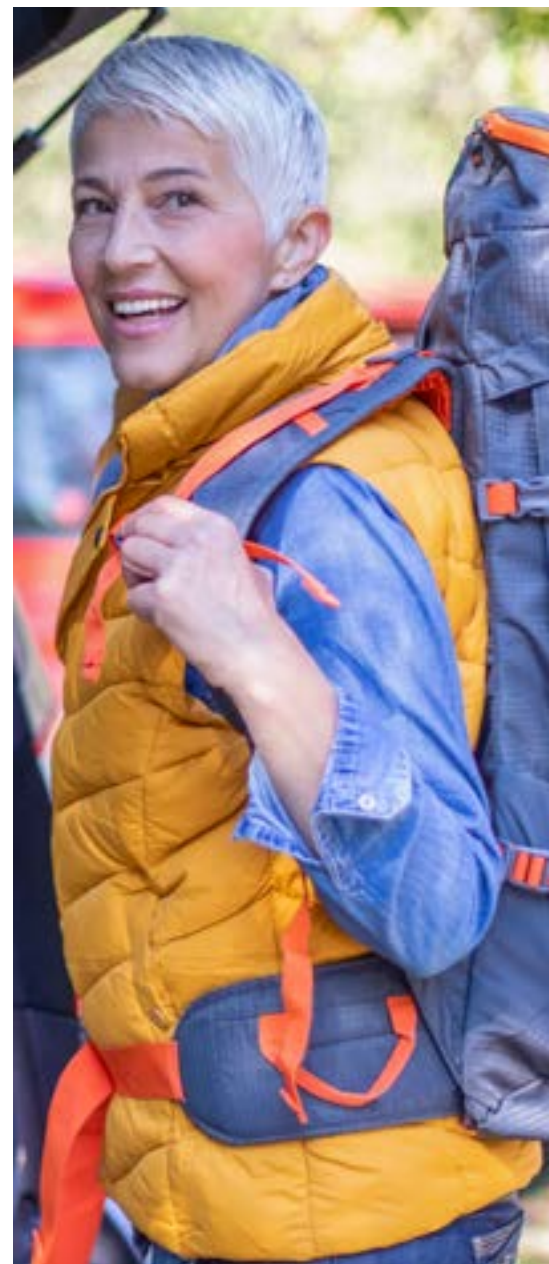
# Enhanced Choice Index Select 5 & 10

## At a Glance Product Guide



The Enhanced Choice Index Select 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**
  - Owners age 18–70 and annuitants age 0–70
- **5 or 10-Year Surrender Charge Period**
- **\$50,000 to \$1,000,000 Initial Premium<sup>1</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>2</sup>
  - Index cap rate (S&P 500<sup>®</sup> Index only)
  - Enhanced index cap rate with 1.50% fee<sup>2</sup> (S&P 500<sup>®</sup> Index only)
  - Fixed interest crediting
- **Guaranteed Participation Rates**
  - Multi-year guaranteed participation rates on 5-year managed volatility indices
- **Guaranteed Minimum Accumulation Benefit**
  - ECI Select 5: 110% of net premium after 5 years
  - ECI Select 10: 120% of net premium after 10 years
- **Market Value Adjustment Feature**
- **Surrender Charge Free Withdrawal Options**
  - 5% annual withdrawals<sup>3</sup>
  - IRS required minimum distributions
  - Death benefits
  - Terminal medical conditions<sup>4</sup>
  - Nursing home residency<sup>4</sup>
  - Annuitization



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

<sup>2</sup> 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.

<sup>3</sup> 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.

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

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

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](http://standard.com)

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