

Enhanced Choice Index Plus 5, 7 & 10



Product Highlights

Experience the benefits of this single-premium deferred index annuity. Choose the indices and crediting strategies that match your financial goals. Benefit from increases in index performance, with the assurance that your account will never participate in any index losses.

- Issue Age¹
 - ECI Plus 5: Issue to age 93²
 - ECI Plus 7: Issue to age 90
 - ECI Plus 10: Issue to age 80
- \$15,000 to \$1,000,000 initial premium³
- Multi-year guaranteed rates on most index and crediting strategies
- Index Choices
 - S&P 500® Index
 - S&P 500® Dynamic Intraday TCA Index^{NEW}
 - S&P MARC 5% ER Index
 - S&P 500® Daily Risk Control 5% ER Index
 - BofA Global MegaTrends Index
- Crediting Strategies
 - Cap Rate
 - Locked Cap Rate^{NEW}
 - Trigger Rate^{NEW}
 - Trigger Rate Plus^{NEW}
 - Locked Trigger Rate^{NEW}
 - Participation Rate
- Fixed interest crediting account
- 10% annual withdrawals after the first contract year⁴
- Optional Legacy Max enhanced death benefit rider⁵
- 5, 7 or 10-year withdrawal charge period
- Market Value Adjustment

Want to explore more? Get to know the ECI Plus at standard.com/annuities.



- 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 We may accept higher amounts with pre-approval from The Standard before you submit an application. All expected premiums must be noted on the application. Once we receive all the funds, we will allocate the premium to the accounts on the contract effective date, which is the day we receive all the expected premiums.
- 4 Withdrawal amount is based on a percentage of the value of the annuity fund as of the contract anniversary. We require a distribution request for payments. Scheduled withdrawals are not allowed.
- 5 May not be available in all states or distributors.

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Surrender charges may apply to withdrawals during the surrender period. A 10% IRS penalty may apply to withdrawals prior to age 59½. Annuities are not guaranteed by any bank or credit union and are 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 an 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.