

# Enhanced Choice Index 5, 7 & 10

## Product Highlights



The Enhanced Choice Index 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.

- **Interest Crediting Options**
  - Index participation rate
  - Enhanced index participation rate with 1.50% annual fee
  - Fixed interest with initial 1-year rate guarantee period
- **Index Choices**
  - S&P 500® Index
  - S&P MARC 5% Excess Return Index
  - S&P 500 Daily Risk Control 5% Excess Return Index
  - S&P 500 ESG Daily Risk Control 5% Excess Return Index
- **Issue Age<sup>1</sup>**
  - ECI 5: Issue to age 93<sup>2</sup>
  - ECI 7: Issue to age 90
  - ECI 10: Issue to age 80<sup>3</sup>
- **Multi-year guaranteed participation rate on some index options**
- **Guaranteed minimum accumulation benefit (GMAB)**
- **\$15,000 to \$1,000,000 initial premium<sup>4</sup>** (greater amounts may be accepted if pre-approved by The Standard before you submit an application)
- **Market value adjustment feature<sup>3</sup>**
- **5, 7 or 10-year surrender-charge period<sup>3</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 ECI 10 and MVA not available in California.

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

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The Enhanced Choice Index is a product of Standard Insurance Company; availability varies by state. Contract: ICC17-SPDA-IA(01/17), SPDA-IA(01/17). Riders: 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-ANN-IA, R-DB-IA, R-ANNDW, R-POF-IA, R-IRA, R-Roth IRA, R-QPP. 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.

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