



# Enhanced Choice Index State Comparison



Product Features	ECI California Only	ECI All Other States
<b>Durations available</b>	5 & 7	5, 7 & 10
<b>Guaranteed minimum accumulation benefit</b>	Yes	Yes
<b>Market value adjustment</b>	No	Yes
<b>Surrender-charge schedule</b>		
<b>ECI 5</b>	8%, 7%, 6%, 5%, 4%	9.4%, 8.5%, 7.5%, 6.5%, 5.5%
<b>ECI 7</b>	8%, 7%, 6%, 5%, 4%, 3%, 2%	9.4%, 8.5%, 7.5%, 6.5%, 5.5%, 4.5%, 3.5%
<b>ECI 10</b>	Not available in California	9.4%, 8.5%, 7.5%, 6.5%, 5.5%, 4.5%, 3.5%, 2.5%, 1.5%, 0.5%
<b>Rider names on surrender-charge-free withdrawal options</b>	Terminal medical conditions Home care, Community-based services, Nursing care facility or Residential care facility residency	Terminal conditions Nursing home residency

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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.

Contract: ICC17-SPDA-IA(01/17), SPDA-IA(01/17), SPDA-FL; SPDA-ND. 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, R-GMAB-CA; R-GMAB-FL; R-MVA-FL; R-ANN-FL; R-IRA-FL; R-Roth IRA-FL; R-QPP-FL, R-DB-IA-FL. The Enhanced Choice Index contains an MVA feature. Surrender charges may apply to withdrawals during the surrender period. A 10% IRS penalty may apply to withdrawals prior to age 59½. 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.

NOT FDIC-INSURED • NO BANK GUARANTEE • MAY LOSE VALUE • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT A BANK DEPOSIT