



# Multi-Choice Annuity State Comparison



Product Features	MCA California Only	MCA All Other States
Durations available	3, 5 & 7	3, 5 & 7
Repeating guarantee and surrender-charge periods	Yes	Yes
Choice of 4 withdrawal options selected at time of sale	Yes	Yes
Market value adjustment	No	Yes
<b>Surrender-charge schedule</b>		
<b>MCA 3</b>	8%, 7%, 6%	9.4%, 8.5%, 7.5%
<b>MCA 5</b>	8%, 7%, 6%, 5%, 4%	9.4%, 8.5%, 7.5%, 6.5%, 5.5%
<b>MCA 7</b>	8%, 7%, 6%, 5%, 4%, 3%, 2%	9.4%, 8.5%, 7.5%, 6.5%, 5.5%, 4.5%, 3.5%
<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 (01/17), SPDA (01/17), SPDA-CA, SPDA-FL; SPDA-ND. Riders: ICC17-R-MVA, ICC17-R-TCB, ICC17-R-NHB, ICC17-R-ANN, ICC17-R-DB, ICC17-R-ANNDW, ICC17-R-EIO, ICC20-R-IRA, ICC20-R-Roth IRA, ICC20-R-QPP, R-MVA, R-TCB, R-TCB-CA, R-NHB, R-NHB-CA, R-TCB/NHB-SD, R-ANN, R-DB, R-ANNDW, R-EIO, R-IRA, R-Roth IRA, R-QPP, R-MVA-FL; R-ANN-FL; R-IRA-FL; R-Roth IRA-FL; R-QPP-FL. The Multi-Choice Annuity 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