

Enhanced Choice Index Plus 5, 7 & 10



The Enhanced Choice Index Plus 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 Age¹**
 - ECI Plus 5: Issue to age 93²
 - ECI Plus 7: Issue to age 90
 - ECI Plus 10: Issue to age 80³
- **5, 7 or 10-Year Surrender Charge Period³**
- **\$15,000 to \$1,000,000 Initial Premium⁴** (greater amounts may be accepted if pre-approved by The Standard before you submit an application)
- **Index Choices**
 - 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
- **Interest Crediting Options**
 - Index participation rate
 - Enhanced index participation rate with 1.50% annual fee⁵
 - Index cap rate
 - Enhanced index cap rate with 1.50% fee⁵
 - Fixed interest crediting
- **Guaranteed Participation Rates**
 - Multi-year guaranteed participation rates on 5 and 7-year managed volatility indices
- **Guaranteed Minimum Accumulation Benefit**
- **Market Value Adjustment Feature⁶**
- **Optional Legacy Max Death Benefit Rider⁶**



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 Plus 10 and MVA are not available in California.

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

5 Not available with Legacy Max death benefit rider.

6 May not be available in all states or distributors.

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	Enhanced Index Participation Rate with 1.50% Fee (Not available with Legacy Max Death Benefit Rider.)
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	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	Enhanced Index Cap Rate with 1.50% Fee (Not available with Legacy Max Death Benefit Rider.)
S&P 500® Index	S&P 500® Index
Fixed Interest Crediting	
Fixed account with one year guarantee	

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