



Enhanced Choice Index Plus State Comparison



Product Features	ECI Plus California Only	ECI Plus All Other States
Durations Available	5 & 7	5, 7 & 10
Guaranteed Minimum Accumulation Benefit	Yes	Yes
Market Value Adjustment	No	Yes
Surrender Charge Schedule		
ECI Plus 5	8%, 7%, 6%, 5%, 4%	9.4%, 8.5%, 7.5%, 6.5%, 5.5%
ECI Plus 7	8%, 7%, 6%, 5%, 4%, 3%, 2%	9.4%, 8.5%, 7.5%, 6.5%, 5.5%, 4.5%, 3.5%
ECI Plus 10	Not available in California	9.4%, 8.5%, 7.5%, 6.5%, 5.5%, 4.5%, 3.5%, 2.5%, 1.5%, 0.5%
Surrender Charge-Free Withdrawal Options	Terminal medical conditions Home care, Community-based services, Nursing care facility or Residential care facility residency	Terminal conditions Nursing home residency
Optional Legacy Max Death Benefit Rider	No	Yes

The Standard | 1100 SW Sixth Avenue, Portland, OR 97204 | standard.com

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.

The Enhanced Choice Index Plus is a product of Standard Insurance Company; availability varies by state. Contract: ICC17-SPDA-IA(01/17), SPDA-IA(01/17), SPDA-IA(01/17)CA, SPDA-IA(01/17)FL, SPDA-IA(01/17)ND. Riders: ICC23-R-GMDB-IA, R-GMDB-IA, 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-TCB-NHB-IA-SD, R-ANN-IA, R-DB-IA, R-ANNDW, R-POF-IA, R-IRA, R-Roth IRA, R-QPP, R-GMAB-CA; R-NHB-IA-CA, R-TCB-IA-CA, R-GMAB-FL; R-MVA-FL; R-ANN-FL; R-IRA-FL; R-Roth IRA-FL; R-QPP-FL, R-DB-IA-FL. 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. 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