



# Suitability Guidelines & Features



## SUITABILITY GUIDELINES

### Multi-Choice MYGA

- 3-, 5- and 7-year options
- MYGA, FIA, Variable to MYGA – Surrender percentage must be lower than current rate of contract applied for

### ECI Plus

- 3-, 5- and 7-year options
- Non-bonus 5-, 7- and 10-year accumulation products; optional Death Benefit rider
  - *Straight through processing surrender max = 1.99% (Up to 5% allowed, 0% in CA)*

### ✦ Primary criteria without further explanation

- Assets exceed premium
- Income exceeds expenses
- No excess loss of benefits (no loss of benefits in California)
- No excess surrender charges (no surrender charges in California)

- Purchase isn't funded by a reverse mortgage
- For applicants age 90+, purchase must be for estate planning and legacy purposes

### ✦ Cross-border sale would flag case

### ✦ Large case exception needed over \$1.5 million

- Complete large case exception form and return to MSG for handling

## PRODUCT FEATURES

### Annuitization

- 0 x 5 allowed (But commission drops to SPIA commission, so we normally say 1x5 is allowed)

### Indexes

- [S&P MARC 5%](#) – Equities: S&P, Commodities: S&P, GSCI Gold, Fixed Income: S&P 10-Year US Treasury Note Futures
- [S&P MARC 5%](#) – S&P 500 and cash component
- [S&P ESG DRC 5%](#) – Uses S&P ESG scores and various sustainability exclusions; targets 75% of the market capitalization in each S&P 500 GICS industry group
- [BofA Global MegaTrends](#) – Consists of four live, equally weighted indices by MSCI: Robotics, Digital Economy, Millennials and Disruptive Technology; fixed income is Merrill Lynch 10-year U.S. Treasury Futures; 7% volatility target

## PRODUCT FEATURES (continued)

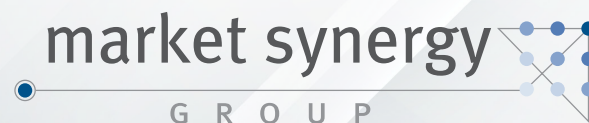
### ECI Plus 5, 7 and 10

- S&P Cap
- S&P MARC 5%
- S&P DRC 5%
- S&P ESG DRC 5%
- BofA Global MegaTrends

*Vol control strategies are all guaranteed rates for the entire 5- and 7-year terms. The 10 year consists of all 1-year rates. All have fee for rate at 1.50%.*

### Legacy Max Death Benefit Rider

- Roll-Up: 6% Compounding or 200% index credits, whichever is greater
- Rider Fee: 0.80% ages 0-69, 1.20% ages 70-80
  - Death Benefit Base is limited to the greater of 125% of surrender value excluding any MVA OR total premium accumulated at 10% annually, not to exceed 250% of the total premium (minus any withdrawals, including surrender charges)
  - Payout Options
    - Lump Sum
    - Life Only (joint also)
    - Life w/ Period Certain (joint also)
    - Period Certain
  - RMDs reduce dollar for dollar



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