Annuity Product Spreadsheet for CreativeOne

Fixed Index Annuities — One Year Point-to-Point

Enhanced Choice Index Plus

Product	Issue Age[1]	Index Options	Crediting Strategy	Withdrawal Charge Period[2]	MVA[3]	Access to Funds[4]	Additional Features
5-Year	0–93[5]	S&P 500® S&P 500® Dynamic Intraday TCA Index S&P MARC 5% ER Index S&P 500® DRC 5% ER Index BofA Global MegaTrends Index	Not all strategies are offered with all indices. Cap Rate Locked Cap Rate Participation Rate Trigger Rate Trigger Rate Plus Locked Trigger Rate Fixed Interest Crediting	5 years 9.4, 8.5, 7.5, 6.5, 5.5% CA: 8, 7, 6, 5, 4%	5 years	**Free Withdrawals:** – 10% annual withdrawals[6] – RMDs **Special Waiver of Charges:** – Death benefits – Annuitization – Terminal conditions[7] – Nursing home residency[7]	Partial index crediting[8] **Optional:** Legacy Max Enhanced Death Benefit Rider[9] Not available in NY
7-Year	0–90			7 years 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5% CA: 8, 7, 6, 5, 4, 3, 2%	7 years		
10-Year[3]	0–80			10 years 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0.5%	10 years		

Enhanced Choice Index Select

Product	Issue Age[1]	Index Options	Crediting Strategy	Withdrawal Charge Period[2]	MVA[3]	GMAB	Access to Funds[4]	Additional Features
5-Year	0–70	S&P 500 S&P MARC 5% ER Index S&P 500 DRC 5% ER Index S&P 500 ESG DRC 5% ER Index BofA Global MegaTrends Index	Not all strategies are offered with all indices. Cap Rate Enhanced Cap Rate Participation Rate Enhanced Participation Rate Fixed Interest Crediting	5 years 9.4, 8.5, 7.5, 6.5, 5.5% CA: 8, 7, 6, 5, 4%	5 years	110%	**Free Withdrawals:** – 5% annual withdrawals[6] – RMDs **Special Waiver of Charges:** – Death benefits – Annuitization – Terminal conditions[7] – Nursing home residency[7]	Partial index crediting[8] Not available in CA, NY **This product is designed for limited use scenarios.**
10-Year[3]	0–70			10 years 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0.5%	7 years	120%		

Index Select Annuity

Product	Issue Age[1]	Index	Crediting Strategy	Withdrawal Charge Period[2]	MVA[3]	GMAB	Access to Funds[4]	Additional Features
5-Year	0–93[5]	S&P 500	Cap Rate Participation Rate Fixed Interest Crediting	5 years 9.4, 8.5, 7.5, 6.5, 5.5% CA: 8, 7, 6, 5, 4%	5 years	105%	**Free Withdrawals:** – 10% annual withdrawals[6] – RMDs **Special Waiver of Charges:** – Death benefits – Annuitization – Terminal conditions[7] – Nursing home residency[7]	Partial index crediting[8] Not available in NY
7-Year	0–90			7 years 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5% CA: 8, 7, 6, 5, 4, 3, 2%	7 years	107%		
10-Year[3]	0–80			10 years 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0.5%	10 years	110%		

Multi-Year Guaranteed Annuities — Fixed Rate

Multi-Choice Annuity

Product	Issue Age[1]	Fixed Interest	Withdrawal Charge Period[2]	MVA[3]	Access to Funds[4]	Additional Features
3-Year	0–93[5]	3-year initial rate guarantee 3-year subsequent rate guarantee periods	3 years with automatic reset 9.4, 8.5, 7.5% CA: 8, 7, 6%	3 years with automatic reset	**Choose One Withdrawal Charge Free Option at Time of Sale:** 1. No optional withdrawals 2. Interest payments 3. 10% annual withdrawals[6] 4. 10% annual withdrawals[6] and Principal Guarantee **Free Withdrawals:** – First 30 days of each subsequent surrender charge period – RMDs **Special Waiver of Charges:** – Death benefits – Annuitization – Terminal conditions[7] – Nursing home residency[7]	Full accumulated value at death Not available in NY **Florida Only:** MCA 3 is limited to two renewal periods. MCA 5 is limited to one renewal period. MCA 7 does not have renewal periods beyond the initial guaranteed period.
5-Year	0–93[5]	5-year initial rate guarantee 5-year subsequent rate guarantee periods	5 years with automatic reset 9.4, 8.5, 7.5, 6.5, 5.5% CA: 8, 7, 6, 5, 4%	5 years with automatic reset		
7-Year	0–90	7-year initial rate guarantee 7-year subsequent rate guarantee periods	7 years with automatic reset 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5% CA: 8, 7, 6, 5, 4, 3, 2%	7 years with automatic reset		

Focused Growth Annuity

Product	Issue Age[1]	Fixed Interest	Withdrawal Charge Period[2]	MVA[3]	Access to Funds[4]	Additional Features
3-Year	0–93[5]	3-year initial rate guarantee 3-year subsequent rate guarantee periods	3 years with automatic reset 9.4, 8.5, 7.5% CA: 8, 7, 6%	3 years with automatic reset	**Free Withdrawals:** – First 30 days of each subsequent surrender charge period – Regularly scheduled payments of interest earnings – RMDs **Special Waiver of Charges:** – Death benefits – Annuitization – Terminal conditions[7] – Nursing home residency[7]	Full accumulated value at death Not available in NY **Florida Only:** FGA 3 is limited to two renewal periods. FGA 5 is limited to one renewal period. FGA 7 does not have renewal periods beyond the initial guaranteed period.
5-Year	0–93[5]	5-year initial rate guarantee 5-year subsequent rate guarantee periods	5 years with automatic reset 9.4, 8.5, 7.5, 6.5, 5.5% CA: 8, 7, 6, 5, 4%	5 years with automatic reset		
7-Year	0–90	7-year initial rate guarantee 7-year subsequent rate guarantee periods	7 years with automatic reset 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5% CA: 8, 7, 6, 5, 4, 3, 2%	7 years with automatic reset		
10-Year[3]	0-80	10-year initial rate guarantee 10-year subsequent rate guarantee periods	10 years with automatic reset 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0.5%	10 years with automatic reset		

Immediate Annuities

Product	Issue Age	Payout Options	Product Summary	Additional Features
Tailored Income Annuity	0–90	Certain Period	Traditional SPIA	**Optional:** Inflation protection Not available in NY
Restricted SPIA	0–93	Certain Period	Nontransferable, nonforfeitable, nonassignable, nonsurrendable, noncommutable and irrevocable.	Not available in NV or NY
Medicaid-compliant Restricted SPIA[10]	0–100	Certain Period	May be used for asset spenddown for Medicaid eligilibilty. Nontransferable, nonforfeitable, nonassignable, nonsurrendable, noncommutable and irrevocable.	Not available in NV or NY

1 Maximum issue age may vary by distributor.
2 This is referred to as the Surrender Charge Period in the contract.
3 Not available in California.
4 These options are available without withdrawal charges or market value adjustments.
5 The purchase of the annuity for those age 91-93 must be for transfer-of-wealth or estate-planning purposes.
6 Available after the first contract year. Withdrawal amount is based on a percentage of the value of the annuity fund as of the contract anniversary. We require a distribution request for payments. Scheduled withdrawals are not available.
7 Applies after the first contract year. Additional limitations, state variations and exclusions may apply.
8 Partial index crediting is available on terminal conditions, nursing home residency, death benefits or annuitization.
9 Legacy Max is not available in California and may not be available in all states or for all distributors.
10 In all Medicaid planning scenarios, work with a qualified Elder Care Attorney. Availability and eligibility vary by state. Medicaid annuities are regulated by the Internal Revenue Code, state insurance law and state Medicaid law. Some contract features and options may not be available or similar in all states because state governments oversee insurance companies. The Standard cannot guarantee Medicaid eligibility.

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- **A culture of caring:** Our people are united by a deep commitment to helping others — starting with you

11 As of February 2026. Ratings include The Standard Life Insurance Company of New York and American Heritage Life Insurance Company.

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