



# Annuity Product Spreadsheet for First Citizens

## Fixed Index Annuities — One Year Point-to-Point

### Enhanced Choice Index Plus

| Product | Issue Age <sup>1</sup> | Index Options                                                                    | Crediting Strategy                                                                                         | Withdrawal Charge Period <sup>2</sup>                                     | MVA <sup>3</sup> | Access to Funds <sup>4</sup>                                                                                                                                                                                                                                                                                                               | Additional Features                                                                                               |
|---------|------------------------|----------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|
| 5-Year  | 0–93 <sup>5</sup>      | S&P 500®<br>S&P 500® Dynamic Intraday<br>TCA Index                               | Not all strategies are offered with all indices.<br><br>Cap Rate<br>Locked Cap Rate                        | 5 years<br>9.4, 8.5, 7.5, 6.5, 5.5%<br>CA: 9.4, 8.5, 7.5, 6.5, 5.5%       | 5 years          | <b>Free Withdrawals:</b> <ul style="list-style-type: none"> <li>10% annual withdrawals<sup>6</sup></li> <li>RMDs</li> </ul> <b>Special Waiver of Charges:</b> <ul style="list-style-type: none"> <li>Death benefits</li> <li>Annuitization</li> <li>Terminal conditions<sup>7</sup></li> <li>Nursing home residency<sup>7</sup></li> </ul> | Partial index crediting <sup>8</sup><br><br><b>Optional:</b> Legacy Max Enhanced Death Benefit Rider <sup>9</sup> |
| 7-Year  | 0–90                   | S&P MARC 5% ER Index<br>S&P 500® DRC 5% ER Index<br>BofA Global MegaTrends Index | Participation Rate<br>Trigger Rate<br>Trigger Rate Plus<br>Locked Trigger Rate<br>Fixed Interest Crediting | 7 years<br>9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5%<br>CA: 8, 7, 6, 5, 4, 3, 2% | 7 years          |                                                                                                                                                                                                                                                                                                                                            | Not available in NY                                                                                               |

### Index Select Annuity

| Product | Issue Age <sup>1</sup> | Index   | Crediting Strategy                                         | Withdrawal Charge Period <sup>2</sup>                                     | MVA <sup>3</sup> | GMAB | Access to Funds <sup>4</sup>                                                                                                                                                                                                                                                                                                               | Additional Features                  |
|---------|------------------------|---------|------------------------------------------------------------|---------------------------------------------------------------------------|------------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|
| 5-Year  | 0–93 <sup>5</sup>      | S&P 500 | Cap Rate<br>Participation Rate<br>Fixed Interest Crediting | 5 years<br>9.4, 8.5, 7.5, 6.5, 5.5%<br>CA: 8, 7, 6, 5, 4%                 | 5 years          | 105% | <b>Free Withdrawals:</b> <ul style="list-style-type: none"> <li>10% annual withdrawals<sup>6</sup></li> <li>RMDs</li> </ul> <b>Special Waiver of Charges:</b> <ul style="list-style-type: none"> <li>Death benefits</li> <li>Annuitization</li> <li>Terminal conditions<sup>7</sup></li> <li>Nursing home residency<sup>7</sup></li> </ul> | Partial index crediting <sup>8</sup> |
| 7-Year  | 0–90                   |         |                                                            | 7 years<br>9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5%<br>CA: 8, 7, 6, 5, 4, 3, 2% | 7 years          | 107% |                                                                                                                                                                                                                                                                                                                                            | Not available in NY                  |

# Multi-Year Guaranteed Annuities — Fixed Rate

## Multi-Choice Annuity

| Product | Issue Age <sup>1</sup> | Fixed Interest                                                            | Withdrawal Charge Period <sup>2</sup>                                                          | MVA <sup>3</sup>             | Access to Funds <sup>4</sup>                                                                                                                                                                                                                                                                      | Additional Features                                                                                                                                                                      |
|---------|------------------------|---------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 3-Year  | 0–93 <sup>5</sup>      | 3-year initial rate guarantee<br>3-year subsequent rate guarantee periods | 3 years with automatic reset<br>9.4, 8.5, 7.5%<br>CA: 8, 7, 6%                                 | 3 years with automatic reset | <b>Choose One Withdrawal Charge Free Option at Time of Sale:</b> <ol style="list-style-type: none"> <li>1. No optional withdrawals</li> <li>2. Interest payments</li> <li>3. 10% annual withdrawals<sup>6</sup></li> <li>4. 10% annual withdrawals<sup>6</sup> and Principal Guarantee</li> </ol> | Full accumulated value at death<br><br>Not available in NY                                                                                                                               |
| 5-Year  | 0–93 <sup>5</sup>      | 5-year initial rate guarantee<br>5-year subsequent rate guarantee periods | 5 years with automatic reset<br>9.4, 8.5, 7.5, 6.5, 5.5%<br>CA: 8, 7, 6, 5, 4%                 | 5 years with automatic reset | <b>Free Withdrawals:</b> <ul style="list-style-type: none"> <li>— First 30 days of each subsequent surrender charge period</li> <li>— RMDs</li> </ul>                                                                                                                                             | <b>Florida Only:</b><br>MCA 3 is limited to two renewal periods.<br>MCA 5 is limited to one renewal period.<br>MCA 7 does not have renewal periods beyond the initial guaranteed period. |
| 7-Year  | 0–90                   | 7-year initial rate guarantee<br>7-year subsequent rate guarantee periods | 7 years with automatic reset<br>9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5%<br>CA: 8, 7, 6, 5, 4, 3, 2% | 7 years with automatic reset | <b>Special Waiver of Charges:</b> <ul style="list-style-type: none"> <li>— Death benefits</li> <li>— Annuitization</li> <li>— Terminal conditions<sup>7</sup></li> <li>— Nursing home residency<sup>7</sup></li> </ul>                                                                            |                                                                                                                                                                                          |

## Immediate Annuities

| Product                                          | Issue Age | Payout Options | Product Summary                                                                                                                                            | Additional Features                                          |
|--------------------------------------------------|-----------|----------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------|
| Tailored Income Annuity                          | 0–90      | Certain Period | Traditional SPIA                                                                                                                                           | <b>Optional:</b> Inflation protection<br>Not available in NY |
| Restricted SPIA                                  | 0–93      | Certain Period | Nontransferable, nonforfeitable, nonassignable, nonsurrenderable, noncommutable and irrevocable.                                                           | Not available in NV or NY                                    |
| Medicaid-compliant Restricted SPIA <sup>10</sup> | 0–100     | Certain Period | May be used for asset spenddown for Medicaid eligibility. Nontransferable, nonforfeitable, nonassignable, nonsurrenderable, noncommutable and irrevocable. | Not available in NV or NY                                    |

## Why Choose The Standard?

Established in 1906, The Standard is a family of companies dedicated to helping customers achieve financial well-being and peace of mind. When you work with us, you'll find:

- **Client-focused annuities:** Offer growth, protection and guarantees — designed to support your clients' needs
- **Founded in financial success:** Over 100 years of stability and nearly a century of "A" or higher ratings<sup>11</sup>
- **A culture of caring:** Our people are united by a deep commitment to helping others — starting with you

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

Standard Insurance Company | 1100 SW Sixth Avenue, Portland, OR 97204 | [standard.com](https://www.standard.com)

Page 3 of 3

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 availability and features may vary by state and distributor and are solely the responsibility of Standard Insurance Company.

The S&P 500®, S&P 500® Dynamic Intraday TCA Index, S&P MARC 5% Index, and S&P 500® Daily Risk Control 5% Index ("the Indices") are a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have been licensed for use by Standard Insurance Company ("The Standard"). S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). The Standard's annuity products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the Indices.

BofA Securities, Inc. and its Affiliates ("BofAS"), BofA Global MegaTrends Index (the "Index") and related information, the name "BofAS", and related trademarks, are intellectual property of BofAS, licensed from BofAS to Standard Insurance Company ("Licensee"). In connection with the Index, BofAS has licensed the use of certain marks and data from Salt Financial LLC (collectively with BofAS, the "Licensors"). Neither the Licensee nor any fixed index annuity product ("Product") referencing the Index is sponsored, operated, endorsed, sold or promoted by the Licensors. Obligations to make payments under any Product are solely the obligation of Licensee pursuant to the term of the contract between Licensee and you, and are not the responsibility of the Licensors. The Licensors, the Index and related information, the names of the Licensors, and related trademarks may not be copied, used, or distributed without the relevant Licensors' prior written approval. The Products have not been passed on as to their legality or suitability, and are not regulated, issued, endorsed, sold, guaranteed, or promoted by the Licensors. The Licensors' only relationship to Licensee is the licensing (or sub-licensing) of certain trademarks and trade names and the Index or components thereof and the Licensors are not party to any transaction contemplated herein. THE LICENSORS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE INDEX, ANY RELATED INFORMATION, THE TRADEMARKS, OR THE PRODUCT(S) (INCLUDING WITHOUT LIMITATION, THEIR QUALITY, ACCURACY, SUITABILITY AND/OR COMPLETENESS).

MSCI indexes are the exclusive property of MSCI Inc. ("MSCI"). MSCI and the MSCI index names are service mark(s) of MSCI or its affiliates and have been licensed for use for certain purposes by BofA Securities, Inc. The fixed index annuity product referred to herein is not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to such fixed index annuity product. The annuity contract contains a more detailed description of the limited relationship MSCI has with BofA Securities, Inc. and any related fixed index annuity product. No purchaser, seller or holder of this fixed index annuity product, or any other person or entity, should use or refer to any MSCI trade name, trademark or service mark to sponsor, endorse, market or promote this fixed index annuity product without first contacting MSCI to determine whether MSCI's permission is required. Under no circumstances may any person or entity claim any affiliation with MSCI without the prior written permission of MSCI. Additional information about MSCI Inc. with respect to, among other matters, licensing, trademarks and limitation of liability can be found at [MSCIDisclaimer.pdf \(ml.com\)](https://www.msci.com/MSCIDisclaimer.pdf).

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. Annuities are 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.

**For producers only. Not for use with consumers.**