Annuity Product Spreadsheet for Fifth Third Bank

Multi-Year Guaranteed Annuities — Fixed Rate

Multi-Choice Annuity

Product	Issue Age[1]	Fixed Interest	Withdrawal Charge Period[2]	MVA	Access to Funds[3]	Additional Features
3-Year	0–85 and 86–90 on 1035x only with POA[4]	3-year initial rate guarantee 3-year subsequent rate guarantee periods	3 years with automatic reset 9.4, 8.5, 7.5%	3 years with automatic reset	**Choose One Withdrawal Charge Free Option at Time of Sale:** Choose one option at time of sale: 1. No optional withdrawals 2. Interest payments 3. 10% annual withdrawals[5] 4. 10% annual withdrawals[5] and GOP **Free Withdrawals:** – First 30 days of each subsequent surrender charge period – RMDs **Special Waiver of Charges:** – Death benefits – Annuitization – Terminal conditions[6] – Nursing home residency[6]	Full accumulated value at death Not available in CA, NY
5-Year	0–85 and 86–90 on 1035x only with POA[4]	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%	5 years with automatic reset		

1 Maximum issue age may vary by distributor.
2 This is referred to as the Surrender Charge Period in the contract.
3 These options are available without withdrawal charges or market value adjustments.
4 Issue ages 86–90 are available for 1035 exchanges only and require a valid power of attorney.
5 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.
6 Applies after the first contract year. Additional limitations, state variations and exclusions may apply.

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[7]
- **A culture of caring:** Our people are united by a deep commitment to helping others — starting with you

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

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

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.

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