



Annuity Product Spreadsheet for Ignite Partners

Fixed Index Annuities — One Year Point-to-Point

Thrive Plus

Product	Issue Age	Index Options	Crediting Strategy	Withdrawal Charge Period ¹	MVA	Access to Funds ²	Additional Features
7-Year	0–90	S&P 500® S&P 500 Dynamic Intraday TCA Index Barclays Fortune 500 ER Dividends Index	Not all strategies are offered with all indices.	7 years: 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5%	7 years	Free Withdrawals: <ul style="list-style-type: none"> 15% annual withdrawals³ IRS RMDs Special Waiver of Charges: <ul style="list-style-type: none"> Death benefits Annuitization Terminal conditions⁴ Nursing home residency⁴ Activities of daily living^{4,5} 	Optional: Enhanced Death Benefit Rider ⁶ Partial index crediting ⁷ Not available in CA and NY
10-Year	0–80		Cap Rate Locked Cap Rate Participation Rate Trigger Rate	10 years: 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0.5%	10 years		
10-Year with Bonus ⁸	0–80		Trigger Rate Plus Fixed Interest Crediting	10 years: 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0.5%	10 years		

1 This is referred to as the Surrender Charge Period in the contract.

2 These options are available without withdrawal charges or market value adjustments.

3 During the first year, the withdrawal amount is based on a percentage of your initial premium. Starting in the second year, your withdrawal amount is based on a percentage of your annuity fund value from the previous contract anniversary. We require a distribution request for payments. Scheduled withdrawals are not available.

4 Applies after the first contract year. Additional limitations, state variations and exclusions may apply.

5 Activities of Daily Living, or ADLs, refer to six basic tasks essential for self-care and independent living: Bathing, Dressing, Eating, Transferring, Toileting or Continence.

6 May not be available in all states or for all distributors.

7 Partial index crediting is available on terminal conditions, nursing home residency, ADLs, death benefits or annuitization.

8 Thrive Plus 10 Bonus includes a 12% up-front premium bonus, calculated by multiplying the premium amount by the premium bonus percentage.

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

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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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