Annuity Product Spreadsheet for LPL Financial

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]	**Optional:** Legacy Max Enhanced Death Benefit Rider[8] Partial index crediting[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		

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[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	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

Future Value Annuity

Product	Issue Age[1]	Fixed Interest	Withdrawal Charge Period[2]	MVA[3]	Access to Funds[4]	Additional Features
3-Year	0–90	3-year rate guarantee	3 years 9.4, 8.5, 7.5% CA: 8, 7, 6%	3 years No 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:** — RMDs **Special Waiver of Charges:** — Death benefits — Annuitization — Terminal conditions[7] — Nursing home residency[7]	Full accumulated value at death Not available in NY
5-Year	0–90	5-year rate guarantee	5 years 9.4, 8.5, 7.5, 6.5, 5.5% CA: 8, 7, 6, 5, 4%	5 years No automatic reset		
7-Year	0–90	7-year rate guarantee	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 No 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

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- **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[11]
- **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 May not be available in all states or for all distributors.
9 Partial index crediting is available on terminal conditions, nursing home residency, death benefits or annuitization.
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.

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