



Annuity Product Spreadsheet for Osaic Institutions

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	Not all strategies are offered with all indices. Cap Rate Locked Cap Rate	5 years 9.4, 8.5, 7.5, 6.5, 5.5% CA: 8, 7, 6, 5, 4%	5 years	Free Withdrawals: <ul style="list-style-type: none"> 10% annual withdrawals⁶ RMDs Special Waiver of Charges: <ul style="list-style-type: none"> Death benefits Annuitization Terminal conditions⁷ Nursing home residency⁷ 	Partial index crediting ⁸ Optional: Legacy Max Enhanced Death Benefit Rider ⁹
7-Year	0–90	S&P MARC 5% ER Index S&P 500 [®] DRC 5% ER Index BofA Global MegaTrends Index	Participation Rate Trigger Rate Trigger Rate Plus Locked Trigger Rate Fixed Interest Crediting	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		Not available in NY

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: <ul style="list-style-type: none"> 10% annual withdrawals⁶ RMDs Special Waiver of Charges: <ul style="list-style-type: none"> Death benefits Annuitization Terminal conditions⁷ Nursing home residency⁷ 	Partial index crediting ⁸
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%		Not available in NY

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: <ol style="list-style-type: none"> 1. No optional withdrawals 2. Interest payments 3. 10% annual withdrawals⁶ 4. 10% annual withdrawals⁶ and Principal Guarantee Free Withdrawals: <ul style="list-style-type: none"> — First 30 days of each subsequent surrender charge period — RMDs Special Waiver of Charges: <ul style="list-style-type: none"> — Death benefits — Annuitization — Terminal conditions⁷ — Nursing home residency⁷ 	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		

Immediate Annuities

Product	Issue Age	Payout Options	Product Summary	Additional Features
Restricted SPIA	0–93	Certain Period	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.

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- **Founded in financial success:** Over 100 years of stability and nearly a century of "A" or higher ratings¹⁰
- **A culture of caring:** Our people are united by a deep commitment to helping others — starting with you

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

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Page 3 of 3

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