Annuity Product Spreadsheet for Synovus

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

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:** 1. No optional withdrawals 2. Interest payments 3. 10% annual withdrawals[6] 4. 10% annual withdrawals[6] and GOP **Free Withdrawals:** – First 30 days of each subsequent surrender charge period – RMDs **Special Waiver of Charges:** – Death benefits – Annuitization – Terminal conditions[7] – Nursing home residency[7]	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
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

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.

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[11]
- **A culture of caring:** Our people are united by a deep commitment to helping others — starting with you

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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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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