

# The Standard: Annuity Spreadsheet - Fifth Third

## Multi-Year Guaranteed : Fixed Rate : Single Premium

Product	Fixed Interest	Surrender Period	MVA	Surrender-Free Withdrawals Options	Additional Features
Multi-Choice Annuity 3	3 year guarantee on initial and subsequent renewal periods	3 years 9 $\frac{1}{10}$ , 8 $\frac{1}{2}$ , 7 $\frac{1}{2}$ % Automatic reset	3 years Automatic reset	first 30 days of each subsequent renewal period required minimum distributions • terminal condition waiver death benefit • annuitization • nursing home waiver Optional: interest payments & annual 10% withdrawals	full accumulated value at death issue age 0-85 not available in CA or NY Optional: principal guarantee
Multi-Choice Annuity 5	5 year guarantee on initial and subsequent renewal periods	5 years 9 $\frac{1}{10}$ , 8 $\frac{1}{2}$ , 7 $\frac{1}{2}$ , 6 $\frac{1}{2}$ , 5 $\frac{1}{2}$ % Automatic reset	5 years Automatic reset	first 30 days of each subsequent renewal period required minimum distributions • terminal condition waiver death benefit • annuitization • nursing home waiver Optional: interest payments & annual 10% withdrawals	full accumulated value at death issue age 0-85 not available in CA or NY Optional: principal guarantee
Florida Only: The MCA3 is limited to two renewal periods and the MCA5 is limited to one renewal period.					

### Not For Use With Consumers

Products of Standard Insurance Company. Product availability varies by state and distribution. The 45-day rate lock applies only to initial crediting rates. Surrender charges may apply to withdrawals during the surrender period. The nursing home waiver is not available in MA. State-specific conditions apply to the terminal condition waiver.