Thrive Plus Fixed Index Annuity

Protect What Matters Most and Help Your Future Thrive

Not FDIC-Insured • No Bank Guarantee • May Lose Value • Not Insured by any Federal Government Agency • Not a Bank Deposit

Thrive Plus Fixed Index Annuity

Plan Today. Thrive Tomorrow.

Help grow your retirement savings with confidence. Thrive Plus is a single-premium deferred fixed index annuity designed to protect your money while helping it grow.

You can benefit from tax-deferred growth, market-linked earnings potential and built-in downside protection — all working together to help you create a stronger financial future. Choose from multiple indices and flexible crediting strategies, including guaranteed rate options that offer steady, predictable growth.

You can choose to boost your policy from day one with an optional premium bonus and enhance your legacy planning with the optional enhanced death benefit rider.[1] This rider features two legacy growth strategies that help maximize the amount you pass on to your beneficiaries.

With customizable options, you can tailor your annuity to support both your financial goals today and your legacy goals for tomorrow.

What Is a Fixed Index Annuity?

A fixed index annuity, or FIA, earns interest based on market performance of an index. Tracking the performance of one or more market indices gives funds the opportunity to experience market gains. At the same time, they provide protection from market downturns. FIAs offer:

Growth

Your funds earn interest based on positive index performance.

Protection

You won’t participate in any losses if the index goes down.

Guarantees

Guaranteed rate options offer reliable growth in any market.

Product availability and features may vary by state and distributor.

Contract: ICC17-SPDA-IA(01/17) and any state variations.
Riders: ICC24 R-VPB, ICC24 R-PTP-GPR, ICC24 R-PTP-TIR, ICC24 R-PTP-TGIR, ICC17-R-PTP, ICC23-R-GMDB-IA, ICC17-R-GMAB-IA, ICC25-R-ADL-IA, ICC17-R- MVA-IA, ICC17-R-TCB-IA, ICC17-R-NHB-IA, ICC17-R-ANN-IA, ICC17-R-DB-IA, ICC17-R-ANNDW, ICC17-R-POF-IA, ICC20-R-IRA, ICC20-R-Roth IRA, ICC20-R-QPP and any state variations.

This document is incomplete without all accompanying pages, including any disclaimers.

1 The Thrive Plus 10 Bonus may feature lower crediting rates for the interest crediting strategies offered. Ask your financial professional about current crediting rates.

Help Grow and Protect the Legacy You Want to Leave

If you're age 80 or younger, you can add an enhanced death benefit rider when you purchase the Thrive Plus FIA. For a charge, this optional rider may provide your beneficiaries a greater death benefit than the base annuity alone, helping you grow and protect the legacy you intend to leave.

The rider works to strengthen your legacy in any market environment. It provides steady, dependable growth no matter how markets perform and shields your death benefit from being impacted by charges. You'll benefit from:

- Guaranteed growth that compounds to deliver steady, reliable accumulation even when markets underperform
- Interest-driven performance that captures growth during positive market cycles
- Enhanced value over time by helping reduce the impact of rider charges on your total death benefit

Together, these features help you build a legacy designed to grow stronger year after year.

Review the enhanced death benefit brochure for the rider charge and additional information.

Thrive Plus Key Features

Issue Age

- **Thrive Plus 7:** Issues through age 90
- **Thrive Plus 10:** Issues through age 80
- **Thrive Plus 10 Bonus:** Issues through age 80

Premium

The minimum premium is $50,000 and maximum premium is $1,000,000. We may accept higher amounts with preapproval from The Standard before you submit an application.

You must note all expected premiums on the application. The day we receive all funds becomes the contract effective date and we will allocate the premium to the accounts on that date.

Interest Rate Premium Bands

- **Low band:** $50,000 – $249,999
- **High band:** $250,000+

Optional Premium Bonus[2]

A 12% Boost to Help You Thrive in Retirement

Saving for retirement is an opportunity to build a confident future — kick it off with a boost that can help position you for success. The Thrive Plus 10 Bonus delivers a 12% bonus on all premiums. That means a higher account value starting from day one.

How It Works

The bonus amount is calculated by multiplying your premium amount by the premium bonus percentage.

For example, if you purchase a $200,000 Thrive Plus 10 Bonus, the 12% bonus boosts your account to $224,000, giving you a head start on growth. That $224,000 earns interest based on the performance of your selected crediting strategies with no risk of loss due to market downturns.

The bonus has a 10-year vesting schedule. This means that 5% of the bonus amount will become vested on each contract year. At the beginning of the 11th contract year, it becomes fully vested.

If you withdraw more than the free withdrawal amount allowed by the contract, we'll recapture an unvested portion of the premium bonus. In part, recapturing the unvested portion of the bonus allows us to offer higher crediting rates than would otherwise be possible.

Contract Year	1	2	3	4	5	6	7	8	9	10	11
Vesting Schedule	0%	5%	10%	15%	20%	25%	30%	35%	40%	45%	100%

Talk with your financial professional to learn more about how the optional premium bonus may fit into your overall financial plan.

Interest Crediting Strategies

Thrive Plus offers Index Interest crediting and Fixed Interest crediting. Flexible crediting options give you the opportunity to customize the annuity to fit your retirement strategy.

Index Term and Crediting

Each index term lasts one year. We credit your interest at the end of each term, based on how much the index has grown during that time. Once credited, your earnings are locked into your account value. Your funds in this account won't decrease if the market goes down.

2 The Thrive Plus 10 Bonus may feature lower crediting rates for the interest crediting strategies offered. Ask your financial professional about current crediting rates.

Index Choices

S&P 500®

The S&P 500 tracks the performance of the 500 leading companies in the U.S. It's one of the most commonly followed indices and widely regarded as the best single gauge of large-cap U.S. equities. Ticker: SPX

Crediting strategies available:

- One-year point-to-point Cap Rate
- One-year point-to-point Locked Cap Rate
- One-year point-to-point Trigger Rate
- One-year point-to-point Participation Rate

S&P 500 Dynamic Intraday TCA Index

The S&P 500 Dynamic Intraday TCA Index is designed to measure exposure to the S&P 500 while applying a trend-following mechanism and intraday volatility control. The Index employs 13 observation windows throughout the trading day to adapt to changing market conditions as it seeks a more stable volatility experience compared to traditional risk control indices. Trend signals guide rebalancing to help the index respond to market movements while seeking to maintain its 15% volatility target. Ticker: SPFDYNI

Crediting strategies available:

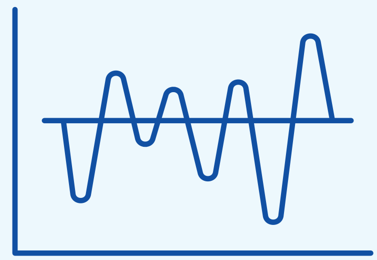
- One-year point-to-point Cap Rate
- One-year point-to-point Trigger Rate Plus

Barclays Fortune 500 ER Dividends Index

The Fortune 500 ER Dividends Index consists of a single building block, the Barclays Fortune 500 Total Return Index, which is comprised of the stocks of companies in the Fortune 500® list, representing the largest companies in the U.S. by revenue. It aims to provide stabilized exposure to U.S. large-cap stocks selected annually for the Fortune 500 list while targeting 12% volatility. Ticker: BXIID500

Crediting strategies available:

- One-year point-to-point Participation Rate



Volatility Controlled Indices

Many FIAs use indices that manage volatility, as they help to minimize the impact of unpredictable market fluctuations.

Volatility refers to how much an index value goes up and down and how uncertain those changes may be.

Managed-volatility indices use strategies to control these ups and downs, helping to manage risk and return.

Often, there is a target volatility percentage within the index.

These index choices are volatility controlled:

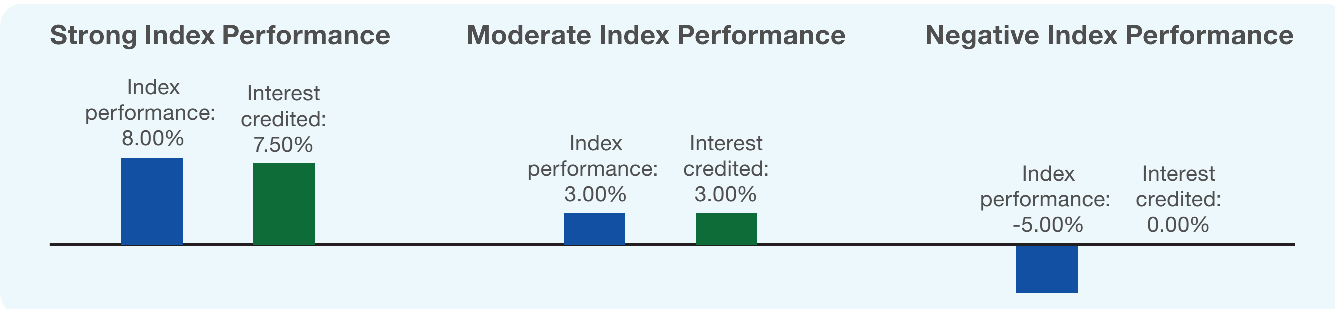
- **S&P 500 Dynamic Intraday TCA Index:** 15% volatility target
- **Barclays Fortune 500 ER Dividends Index:** 12% volatility target

Crediting Strategies

Funds in the index interest accounts earn interest based on how well the index performs. This means your money can grow when the market goes up, but it's also protected when the market goes down. You can have funds in one or multiple options. Not all strategies are offered with all indices.

Cap Rate

You earn interest based on the growth of the index up to the cap rate. Your funds won't participate in any losses if the index goes down. For example, if the cap rate is **7.50%**:

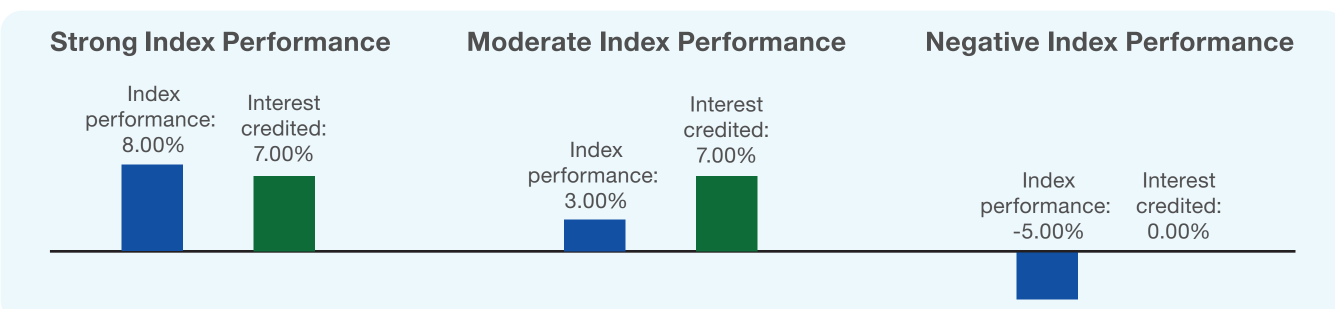


Locked Cap Rate

The cap rate is locked in when the contract starts and won't change for the first seven contract years, called the Guarantee Period. This strategy is only available when you first purchase the annuity. You cannot reallocate locked funds until the Guarantee Period is over.

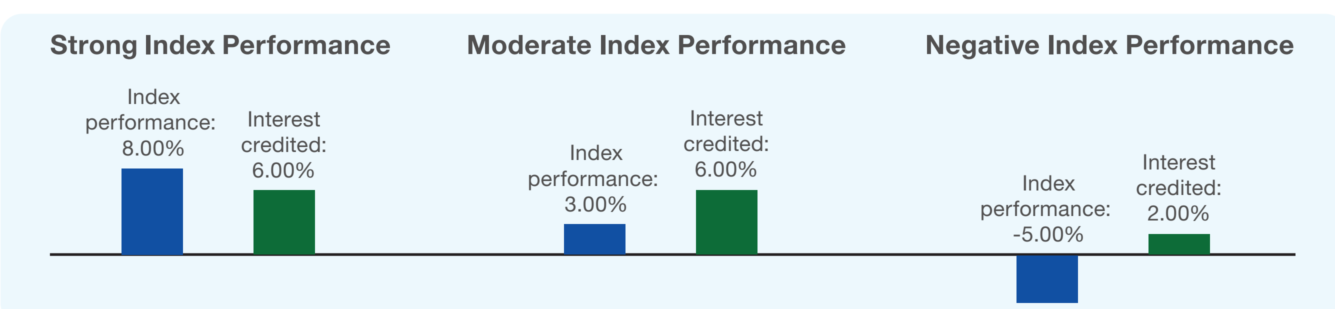
Trigger Rate

You earn a set amount of interest if the index performance is zero or positive. Your funds won't participate in any losses if the index goes down. For example, if the trigger rate is **7.00%**:



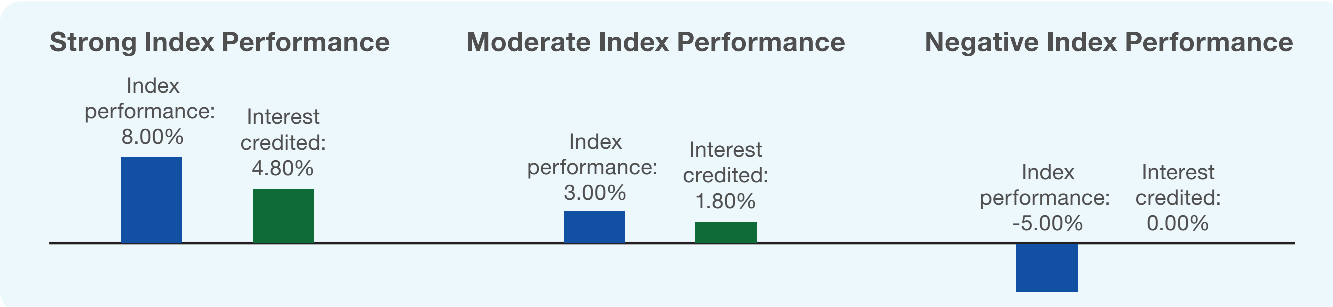
Trigger Rate Plus

You earn a trigger rate if the index performance is zero or positive — plus a guaranteed earnings rate if the index performance is negative. For example, if the trigger rate is **6.00%** and guaranteed rate is **2.00%**:



Participation Rate

You earn interest based on a percentage of how much the index grows each year. That percentage is the annual participation rate. The participation rate is multiplied by the percentage growth in the index at the end of the term. Your funds won't participate in any losses if the index goes down. For example, if the participation rate is **60%**:

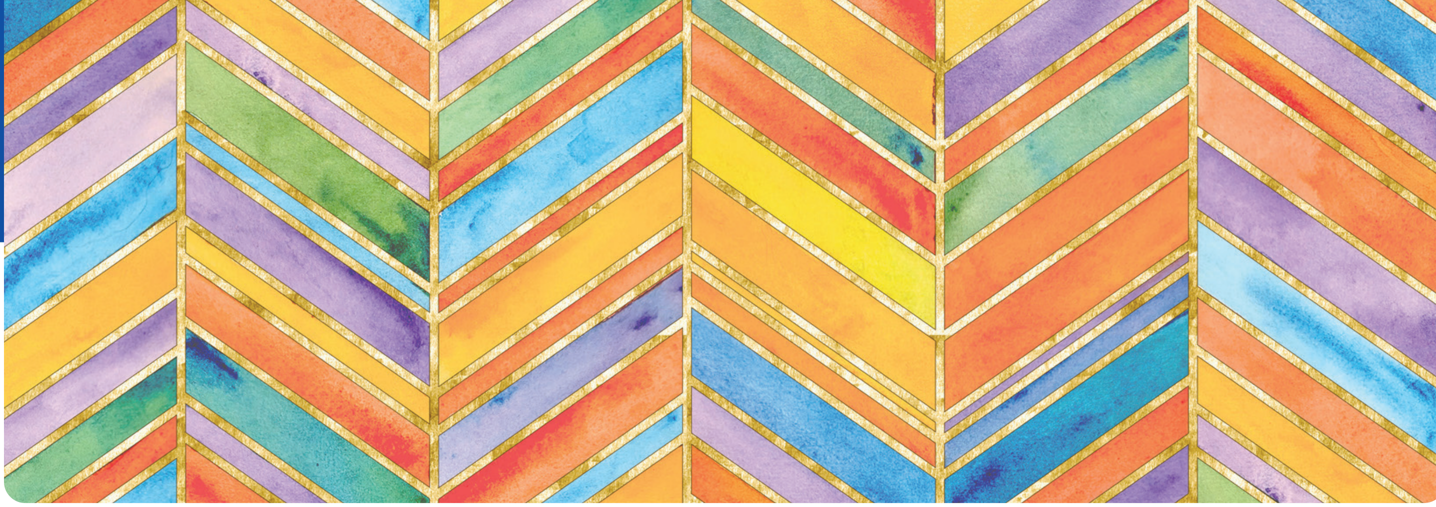


Fixed Interest Crediting

Your funds in this account receive a fixed interest rate that credits daily. We guarantee this interest rate for one year. Once credited, your earnings are locked into your account value. This interest crediting option provides predictable growth.

Rate Guarantees

Index/Account Name	Crediting Strategy	Thrive Plus 7	Thrive Plus 10	Thrive Plus 10 Bonus
S&P 500	Cap Rate	1 year	1 year	1 year
	Locked Cap Rate	7 years	7 years	7 years
	Trigger Rate	1 year	1 year	1 year
	Participation Rate	1 year	1 year	1 year
S&P 500 Dynamic Intraday TCA Index	Cap Rate	7 years	10 years	10 years
	Trigger Rate Plus	7 years	10 years	Not available
Barclays Fortune 500 ER Dividends Index	Participation Rate	7 years	10 years	10 years
Fixed Account	Fixed Interest Crediting Rate	1 year	1 year	1 year



Account Allocation

You can adjust your fund allocations annually after the index term ends. For funds in the Locked Cap Rate strategy, you can only make changes at the end of the seven-year Guarantee Period. Any changes will take effect on the first day of the next index term.

Free Withdrawals

These built-in options have no withdrawal charges or a market value adjustment. The minimum withdrawal amount is $500, except for IRS required minimum distributions. You must maintain an annuity balance of at least $2,000.

- 15% annual withdrawals starting in the first contract year[3]
- IRS required minimum distributions for tax-qualified plans
  - If you are required to take an RMD, and that RMD is more than your 15% free withdrawal, you may take the entire RMD without a surrender charge or MVA.

Withdrawal Charge Period[4]

Deferred annuities are designed to be long-term retirement savings. During these contract years, we apply a charge to withdrawals and surrenders that exceed the free withdrawal amount. This is calculated as a percentage of the withdrawal amount.

Thrive Plus 7

Contract Year	1	2	3	4	5	6	7
Withdrawal Charge	9.4%	8.5%	7.5%	6.5%	5.5%	4.5%	3.5%

Thrive Plus 10 and Thrive Plus 10 Bonus

Contract Year	1	2	3	4	5	6	7	8	9	10
Withdrawal Charge	9.4%	8.5%	7.5%	6.5%	5.5%	4.5%	3.5%	2.5%	1.5%	0.5%

3 During the first contract year, the withdrawal amount is based on a percentage of your initial premium. Starting in the second contract 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 This is referred to as the Surrender Charge Period in the contract.

Market Value Adjustment

We apply a market value adjustment to withdrawals and surrenders that exceed the free withdrawal amount. This adjustment affects the amount you receive if you withdraw or surrender before the end of the Withdrawal Charge Period. It reflects the changes in market interest rates since you purchased the annuity.

- If interest rates have gone up, the MVA will usually lower the surrender value.
- If interest rates have gone down, the MVA will usually raise the surrender value.

Special Waiver of Charges[5]

Sometimes you might need to access your funds during the Withdrawal Charge Period. In certain situations, you can do this without charges or a market value adjustment. However, if you withdraw funds before age 59½, you might face a 10% early-withdrawal IRS penalty. Please talk to a tax professional.

Death Benefits

All death benefit payments are available without withdrawal charges or MVA.

Annuitization

Annuitization means turning your savings into a guaranteed income stream. You can convert your deferred annuity to a payment stream with The Standard anytime. You can choose either lifetime income or payments for at least five years.

Terminal Conditions

If you are diagnosed with a terminal condition with a life expectancy of 12 months or less, you can withdraw funds after the first contract year without withdrawal charges or MVA.

Nursing Home Residency

If you become a resident in a nursing home for 30 or more consecutive days, you can withdraw funds after the first contract year without withdrawal charges or MVA.

Inability to Perform Activities of Daily Living, or ADL

If you become unable to perform at least two of the six standard ADLs, you can withdraw funds after the first contract year without withdrawal charges or MVA. ADLs refer to six basic tasks essential for self-care and independent living: Bathing, Dressing, Eating, Transferring, Toileting or Continence.

5 Additional limitations, state variations and exclusions may apply.

Guaranteed Minimum Value

During the entire contract, the annuity's minimum values are guaranteed. We use a formula to ensure the surrender value meets or exceeds these minimum values, even with market value adjustments and surrender charges. You're always guaranteed that your annuity value meets or exceeds the required minimum values.

Partial Index Crediting

Partial index crediting may be applied to death benefits, annuitization, terminal conditions, nursing home residency or ADL waivers. This happens if you withdraw funds before the 12-month index term ends and the index has grown.

Free Look Period

You may cancel and return your contract within 30 days after it is delivered to you. We will refund your premium after a cancellation, minus any withdrawals you've taken.

Purchase Options

Non-qualified contracts funded with after-tax dollars: You can use 1035 exchanges, transfers or lump-sum payments to buy a non-qualified annuity.

Qualified contracts funded with pre-tax dollars: You can use rollovers, transfers or lump-sum payments from qualified plans like an Individual Retirement Account or 401(k) to buy a qualified Individual Retirement Annuity.

Advantages of Tax Deferral

You only pay taxes when you withdraw funds from the annuity. Most people do this during retirement when they are likely in a lower tax bracket. This way, interest accumulates on the principal, earnings and money that would have been paid in taxes. The taxes you do pay may be at a lower rate. Please talk to a tax professional for advice.

A Guaranteed Income for Life

Annuitization is precisely why many people buy an annuity — to ensure a guaranteed income stream.

You can convert most deferred annuities at any time, but most people choose to make this change just before retirement. This option:

- Provides a guaranteed income stream
- Allows you to set up payments that meet the IRS required minimum distribution
- Allows you to pay taxes in smaller, regular payments instead of in a lump sum

Income Options

Life Income

This provides guaranteed income for as long as you're living. Payments will end when the owner of the annuity dies.

Life Income With Certain Period

This gives you guaranteed income for as long as you're living. If you die before the end of the specified period, your beneficiary receives those payments until the end of the period — or they may commute those payments to receive a lump-sum payment.

Joint and Survivor Life Income

Establish guaranteed income for as long as both of you are living. When either of you die, payments will continue to the survivor. Reduced payments made to the survivor are available. Payments will end when both of you die.

Joint and Survivor Life Income With Certain Period

This ensures guaranteed income for as long as both of you are living. When either of you dies, payments will continue at 100% of the payments received when both of you were living. If both of you die before the end of the period specified, your beneficiary receives those payments until the end of the period — or they may commute those payments to receive a lump-sum payment.

Joint and Contingent Survivor Life Income

This provides guaranteed income for as long as both of you are living. If the primary annuitant dies first, payments will continue at 50% of the payments received when both of you were living. If the contingent annuitant dies first, payments will continue at 100% of the payments received when both of you were living. Payments will end when both of you die.

Certain Period

You'll receive a set amount of money over a set time period you choose. At any point, you can decide to commute the contract for a lump-sum payment instead of recurring payments. If you pass away before the end of that time period, your beneficiary receives those payments until the period ends — or they may choose a lump-sum payment.

Other options may be available.

Contract: ICC11-SPIA(2/11), SPIA(2/11)CA, SPIA(2/11)FL.

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