



Prepared For: Valued Client
Male born September 22, 1949
Residing in South Carolina

Presented By: Valued Agent
First Citizens Securities Corp
SC

Illustration Of: SECURED RATE ANNUITY 6

Prepared On: September 22, 2014
Effective On: September 22, 2014

				Current Rate Effective Annual Yield First 6 Years: 1.90% Remaining Years: 1.90%			Minimum Guaranteed Rate Effective Annual Yield First 6 Years: 1.90% Remaining Years: 1.00%		
End of Year	Age	Premium Paid	Beginning of Year Withdrawal	Fund Value	Surrender Value	Accum. Interest Credit	Fund Value	Surrender Value	Accum. Interest Credit
1	66	50,000	0	50,950	50,000	950	50,950	50,000	950
2	67	0	0	51,918	50,000	1,918	51,918	50,000	1,918
3	68	0	0	52,904	50,000	2,904	52,904	50,000	2,904
4	69	0	0	53,910	50,999	3,910	53,910	50,999	3,910
5	70	0	0	54,934	52,462	4,934	54,934	52,462	4,934
6	71	0	0	55,978	53,963	5,978	55,978	53,963	5,978
7	72	0	0	57,041	57,041	7,041	56,537	56,537	6,537
8	73	0	0	58,125	58,125	8,125	57,103	57,103	7,103
9	74	0	0	59,229	59,229	9,229	57,674	57,674	7,674
10	75	0	0	60,355	60,355	10,355	58,251	58,251	8,251
11	76	0	0	61,502	61,502	11,502	58,833	58,833	8,833
12	77	0	0	62,670	62,670	12,670	59,421	59,421	9,421
13	78	0	0	63,861	63,861	13,861	60,016	60,016	10,016
14	79	0	0	65,074	65,074	15,074	60,616	60,616	10,616
15	80	0	0	66,311	66,311	16,311	61,222	61,222	11,222
16	81	0	0	67,570	67,570	17,570	61,834	61,834	11,834
17	82	0	0	68,854	68,854	18,854	62,453	62,453	12,453
18	83	0	0	70,163	70,163	20,163	63,077	63,077	13,077
19	84	0	0	71,496	71,496	21,496	63,708	63,708	13,708
20	85	0	0	72,854	72,854	22,854	64,345	64,345	14,345
25	90	0	0	80,043	80,043	30,043	67,627	67,627	17,627
30	95	0	0	87,942	87,942	37,942	71,077	71,077	21,077

Rates effective September 22, 2014, and are subject to change. Product of Standard Insurance Company. 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 is not available in MA. State-specific conditions apply to the terminal condition waiver. Annuities are not (a) insured by the FDIC or any federal government agency, (b) deposits of or guaranteed by any bank or credit union and (c) a provision or condition of any bank or credit union activity. Some annuities are subject to investment risk and may lose value.

Based on current interest rates, the monthly life annuity payout at age 70 is \$232.95. Based on guaranteed minimum interest rates, the monthly life annuity payout at age 70 is \$279.06. The Standard's current and assumed interest rates are not guaranteed. The values in this contract summary: (a) are not projections of anticipated results; and (b) will increase or decrease as interest rates vary. The values are shown for illustration purposes only.

The effective annual rate of 1.90% will be credited to the Annuity Fund in contract years one through six. The interest rate that will be credited in contract years seven and thereafter will be based on the current interest-rate environment and will never be below the guaranteed minimum interest rate of 1.00%.

A surrender fee will be assessed on withdrawals or surrenders prior to the end of the surrender period. The surrender fee is expressed as a percentage of the withdrawal amount.

The surrender schedule is as follows:

Year 1	9.00%
Year 2	8.00%
Year 3	7.00%
Year 4	6.00%
Year 5	5.00%
Year 6	4.00%

Surrender fees are waived for:

- Payments of Interest Earnings
- 10% Annual Withdrawals
- Required Minimum Distributions
- Substantially Equal Periodic Payments
- Nursing Home Waiver
- Terminal Condition Waiver
- Annuitization

Surrender fees are waived for partial surrenders up to 10% of the Annuity Fund, beginning in the second contract year.

For non-qualified annuity contracts, annuity payments are scheduled to begin on: (a) the tenth contract anniversary; or (b) the contract anniversary nearest the date the annuitant reaches age 95, whichever is later.