



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

Presented By: Valued Agent  
First Citizens Securities Corp  
SC

Illustration Of: FOCUSED GROWTH ANNUITY 6

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

				Current Rate Effective Annual Yield First 6 Years: 2.40% Remaining Years: 2.40%			Minimum Guaranteed Rate Effective Annual Yield First 6 Years: 2.40% 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	51,200	47,104	1,200	51,200	47,104	1,200
2	67	0	0	52,429	48,759	2,429	52,429	48,759	2,429
3	68	0	0	53,687	50,466	3,687	53,687	50,466	3,687
4	69	0	0	54,976	52,227	4,976	54,976	52,227	4,976
5	70	0	0	56,295	54,043	6,295	56,295	54,043	6,295
6	71	0	0	57,646	55,917	7,646	57,646	55,917	7,646
7	72	0	0	59,030	59,030	9,030	58,223	58,223	8,223
8	73	0	0	60,446	60,446	10,446	58,805	58,805	8,805
9	74	0	0	61,897	61,897	11,897	59,393	59,393	9,393
10	75	0	0	63,383	63,383	13,383	59,987	59,987	9,987
11	76	0	0	64,904	64,904	14,904	60,587	60,587	10,587
12	77	0	0	66,461	66,461	16,461	61,192	61,192	11,192
13	78	0	0	68,056	68,056	18,056	61,804	61,804	11,804
14	79	0	0	69,690	69,690	19,690	62,422	62,422	12,422
15	80	0	0	71,362	71,362	21,362	63,047	63,047	13,047
16	81	0	0	73,075	73,075	23,075	63,677	63,677	13,677
17	82	0	0	74,829	74,829	24,829	64,314	64,314	14,314
18	83	0	0	76,625	76,625	26,625	64,957	64,957	14,957
19	84	0	0	78,464	78,464	28,464	65,607	65,607	15,607
20	85	0	0	80,347	80,347	30,347	66,263	66,263	16,263
25	90	0	0	90,463	90,463	40,463	69,643	69,643	19,643
30	95	0	0	101,852	101,852	51,852	73,195	73,195	23,195

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 \$238.75. Based on guaranteed minimum interest rates, the monthly life annuity payout at age 70 is \$285.98. 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 2.40% 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	8.00%
Year 2	7.00%
Year 3	6.00%
Year 4	5.00%
Year 5	4.00%
Year 6	3.00%

Surrender fees are waived for:

- Payments of Interest Earnings
- Required Minimum Distributions
- Nursing Home Waiver
- Terminal Condition Waiver
- Annuitization

A Market Value Adjustment (MVA) will apply to withdrawals or surrenders that are subject to a surrender fee and will be based on a formula that takes into account changes in the MVA Index when one of these transactions occurs. The MVA can have either a positive or a negative effect on your account. Generally, if interest rates have risen since you purchased your annuity, the MVA will decrease your surrender value; if interest rates have fallen, the MVA will increase your surrender value. All values shown in this illustration assume that the MVA is zero; this is not likely to occur, so your actual surrender values will generally be higher or lower than those shown in this illustration.

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.