



Prepared For:	Valued Client Male born September 22, 1949 Residing in South Carolina	Presented By:	Valued Agent First Citizens Securities Corp SC
Illustration Of:	INDEX SELECT ANNUITY 7	Prepared On:	September 22, 2014
		Effective On:	September 22, 2014

Assumptions:	Allocation	Premium	Initial Rates
Index Interest Account	100%	\$50,000	Cap Rate: 4.15%
Fixed Interest Account	0%	\$0	Interest Rate: 1.75%
Total Premium	100%	\$50,000	
Index Crediting Method: 1-year Point-to-Point			
Fixed Rate Guarantee Period: 1 year			Minimum Cap Rate: 1.00%
Surrender Charge Period: 7 years			Minimum Fixed Rate: 0.00%
Market Value Adjustment Period: 7 years			Guaranteed Minimum Accumulation Value Factor: 107.00%

The following illustrations show the total Annuity Fund value (including both the Index Interest account and the Fixed Interest account) based on ① the actual history of the S&P 500[®] index for the last ten years; ② a representation of the best-performing ten-year period in the past 20 years; and ③ a representation of the worst-performing ten-year period in the past 20 years.

These illustrations are comprised of two different accounts, with an assumed premium allocation of 100% to the Index Interest account and 0% to the Fixed Interest account. The allocation percentages may be changed as often as once a year, at the end of each 12-month index term.

① Most Recent Period: S&P 500 Index from 07/22/2005 to 07/22/2014									
Policy Year	Age	Premium Paid	Beginning of Year Withdrawal	Projected Values		Index Account Interest Rate	S&P 500 Index Return	Minimum Guaranteed Values	
				Fund Value	Surrender Value			Fund Value	Surrender Value
1	66	50,000	0	52,075	48,430	4.15%	4.43%	50,000	46,500
2	67	0	0	54,236	51,307	4.15%	6.61%	50,000	47,300
3	68	0	0	56,487	53,945	4.15%	18.47%	50,000	47,838
4	69	0	0	56,487	54,453	0.00%	-15.15%	50,000	48,608
5	70	0	0	56,487	54,962	0.00%	-27.87%	50,000	49,391
6	71	0	0	58,831	57,772	4.15%	11.98%	50,000	50,186
7	72	0	0	61,273	60,721	4.15%	28.08%	53,500	53,019
8	73	0	0	63,209	63,209	3.16%	3.16%	53,500	53,500
9	74	0	0	65,832	65,832	4.15%	18.16%	53,500	53,500
10	75	0	0	68,564	68,564	4.15%	21.90%	53,500	53,500
Effective Annual Rate of Return:					3.21%	0.68%			

② Increasing Period: S&P 500 Index from 03/01/1991 to 03/01/2000

				Projected Values		Index Account Interest Rate	S&P 500 Index Return	Minimum Guaranteed Values	
Policy Year	Age	Premium Paid	Beginning of Year Withdrawal	Fund Value	Surrender Value			Fund Value	Surrender Value
1	66	50,000	0	52,075	48,430	4.15%	10.60%	50,000	46,500
2	67	0	0	54,236	51,307	4.15%	12.43%	50,000	47,300
3	68	0	0	56,487	53,945	4.15%	7.44%	50,000	47,838
4	69	0	0	58,831	56,713	4.15%	5.37%	50,000	48,608
5	70	0	0	61,273	59,618	4.15%	4.32%	50,000	49,391
6	71	0	0	63,815	62,667	4.15%	31.40%	50,000	50,186
7	72	0	0	66,464	65,866	4.15%	23.48%	53,500	53,019
8	73	0	0	69,222	69,222	4.15%	32.69%	53,500	53,500
9	74	0	0	72,095	72,095	4.15%	18.01%	53,500	53,500
10	75	0	0	75,087	75,087	4.15%	10.34%	53,500	53,500

Effective Annual Rate of Return: 4.15%

0.68%

③ Decreasing Period: S&P 500 Index from 07/01/2001 to 07/01/2010

				Projected Values		Index Account Interest Rate	S&P 500 Index Return	Minimum Guaranteed Values	
Policy Year	Age	Premium Paid	Beginning of Year Withdrawal	Fund Value	Surrender Value			Fund Value	Surrender Value
1	66	50,000	0	50,000	46,500	0.00%	-15.82%	50,000	46,500
2	67	0	0	50,000	47,300	0.00%	-19.16%	50,000	47,300
3	68	0	0	50,000	47,838	0.00%	-1.55%	50,000	47,838
4	69	0	0	52,075	50,200	4.15%	17.07%	50,000	48,608
5	70	0	0	54,236	52,772	4.15%	4.43%	50,000	49,391
6	71	0	0	56,487	55,470	4.15%	6.61%	50,000	50,186
7	72	0	0	58,831	58,302	4.15%	18.47%	53,500	53,019
8	73	0	0	58,831	58,831	0.00%	-15.15%	53,500	53,500
9	74	0	0	58,831	58,831	0.00%	-27.87%	53,500	53,500
10	75	0	0	61,273	61,273	4.15%	11.98%	53,500	53,500

Effective Annual Rate of Return: 2.05%

0.68%

Index Interest Account

Interest is calculated and credited annually to the Index Interest account at the end of each index term. The rate is determined as 100% of the growth of the S&P 500 index over a 12-month period, up to a pre-specified index rate cap. Although you will be credited gains when the S&P 500 index experiences gains, your account will never participate in any losses that the index may see. The current index rate cap is 4.15%. Although this rate cap is illustrated for the life of the contract, the rate cap may be changed annually by The Standard, depending on the prevailing economic environment. Amounts withdrawn from the Index Interest account prior to the end of an index term will not receive any interest during that term, except in those cases noted with the availability of a partial index credit.

Fixed Interest Account

Interest is calculated and credited daily in the Fixed Interest account. The current effective annual rate of 1.75% for the Fixed Interest account will be credited in contract year one. The interest rate credited to this account in contract years two and thereafter will be based on the current economic environment and will never be below the guaranteed minimum interest rate of 0.00%.

Inter-Account Transfers

Amounts may be transferred between accounts at the end of each index term. The index rate cap for the Index Interest account and the interest rate for the Fixed Interest account will be those in effect at the time of the transfer.

Surrender Period and Access to Funds

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	7.00%
Year 2	6.00%
Year 3	5.00%
Year 4	4.00%
Year 5	3.00%
Year 6	2.00%
Year 7	1.00%

Surrender fees are waived for:

- Inter-Account Transfers
- 10% Annual Withdrawals (after first year)
- Required Minimum Distributions
- Nursing Home Waiver
- Terminal Condition Waiver
- Annuitization
- Death Benefits

Surrender charges are waived for partial surrenders up to 10% of the annuity fund, beginning in the second contract year.

In the case of Nursing Home Waiver, Terminal Condition Waiver, Annuitization or Death Benefits, if initiated on other than the end of the 12-month index term, there will be a partial index credit if there were index gains.

Guaranteed Minimum Accumulation Benefit

After the end of the seventh index term, if the annuity fund value is less than the guaranteed minimum accumulation value, a one-time adjustment, known as the guaranteed minimum accumulation benefit (GMAB), will be credited to the annuity fund. The guaranteed minimum accumulation value is equal to premium less withdrawals and applicable fees, multiplied by 107.00%. The GMAB is equal to the difference between the guaranteed minimum accumulation value and the annuity fund value at the end of the seventh index term.

Market Value Adjustment

A Market Value Adjustment (MVA) will apply to withdrawals or surrenders made prior to the seventh contract anniversary. The MVA 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. In all circumstances where the Surrender Charge is waived, the MVA will also be waived.

All values shown in this illustration, including the guaranteed minimum values, 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.

Federal law requires that requires that qualified annuity contracts begin distributions by April 1 of the year after the calendar year in which the annuitant reaches age 70½.

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

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.

Product of Standard Insurance Company.

"S&P 500[®]" is a trademark of The McGraw-Hill Companies, Inc. and has been licensed for use by Standard Insurance Company. The annuity is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the annuity.

The S&P 500 index does not reflect dividends paid on the underlying stocks.

The Standard's current and assumed interest rates for the Fixed Interest account are not guaranteed. Likewise, the illustrated growth in the Index Interest account is not guaranteed. The values in this contract illustration: (a) are not projections of anticipated results; (b) will increase or decrease as interest rates vary; and (c) will depend on the growth in the S&P 500 index. The values are shown for illustration purposes only. Past performance is not an indicator, nor a guarantee of future results.