

Advanced Choice Annuity State Variations

Product features vary by state, including but not limited to the surrender charge rates, surrender charge period, and applicability of the Market Value Adjustment.

View these tables to determine which [Advanced Choice](#) features are available in each state. Surrender charge schedules are also listed below.

Advanced Choice 4-year product is not available in Idaho or New York.

States	Nursing Home and Terminal Illness Waivers	Market Value Adjustment (MVA)	Free Look Period	Items to Note
AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MN, MO, MS, MT, NC, NE, NH, NM, NV, OH, OK, OR, RI, SC, SD, TN, UT, VA, VT, WA, WI, WV, WY	Yes	Yes	15 Days	N/A
CA	No	No	Separate senior versions w/30-day free look	N/A
DE	Yes	Yes	15 Days	N/A
FL	Yes	Yes	21 Days	Total Surrender Charge length 10 years max; 1 year renewal account.

States	Nursing Home and Terminal Illness Waivers	Market Value Adjustment (MVA)	Free Look Period	Items to Note
MA	Terminal Illness Waiver Only	Yes	15 Days	Unisex
NJ	Nursing Home Only	Yes	15 Days	N/A
ND	Yes	Yes	20 Days	N/A
PA	Yes, after 1 year and MVA not waived.	Yes	15 Days	N/A
TX	Yes, after 1 year and MVA not waived.	Yes	15 Days	N/A
NY: Not Filed. SBL is not licensed in and does not conduct business in NY.				

Surrender Charge Schedule for all States

Interest Rate Guarantee Period	During Initial and Subsequent Guarantee Period					
Year	1	2	3	4	5	6
3 Year	9%	8%	7%	--	--	--

5 Year	9%	8%	7%	6%	5%	--
7 Year	9%	8%	7%	6%	5%	4%