

EclipseMarkSM Series Annuity Quick Reference

As of 7/15/2025

Insurance Carrier	Product	Features	Premium Bonus	Interest Crediting Strategies	Withdrawals/ Surrender†	Minimum Guaranteed Rates	Approved States																																																																																																							
<p>Standard Insurance Company, Portland, OR</p> <p>Financial Strength Ratings:</p> <p>AM Best "A" (Excellent), 3rd of 13 ratings.</p> <p>S&P Global Ratings A+ (Strong), 5th of 20 ratings.</p> <p>Moody's A1 (Good), 5th of 21 ratings.</p> <p>Rating includes The Standard Life Insurance Company of New York and American Heritage Life Insurance Company.</p> <p>Ratings as of May 2025</p>	<p>EclipseMark Series single premium deferred fixed index annuities*</p> <table><tr><th>Product Version</th><th>Duration (Years)</th><th>Ages (Q, NQ)</th><th>Premium Bonus</th></tr><tr><td>10</td><td>10</td><td>0–80</td><td>No</td></tr><tr><td>10 Plus</td><td>10</td><td>0–80</td><td>Yes</td></tr><tr><td>5</td><td>5</td><td>0–90</td><td>No</td></tr><tr><td>5 Plus</td><td>5</td><td>0–85</td><td>Yes</td></tr></table> <p>Premium Amounts</p> <ul style="list-style-type: none">\$25,000 minimum, Q and NQ.\$1 million maximum per owner without Home Office approval. <p>Death Benefit</p> <ul style="list-style-type: none">Greater of the annuity value or the guaranteed minimum value.Any unvested bonus amounts are available upon death.Index gains credit at death. <p>45-Day Rate Lock</p> <p>Pays the greater of the locked-in rate or the rate when premium is received. Refer to the Sales Guide for details.</p>	Product Version	Duration (Years)	Ages (Q, NQ)	Premium Bonus	10	10	0–80	No	10 Plus	10	0–80	Yes	5	5	0–90	No	5 Plus	5	0–85	Yes	<ul style="list-style-type: none">Interest crediting options with extended rate guarantee periods—no renewal rate guesswork.Generous liquidity—15% annually after Year 1.5- or 10-year duration available, with or without premium bonus.Premium bonus up to 12%.Issues through age 90 with a five-year surrender schedule.Competitive commissions—Choose between upfront or trailing pay options.S&P 500® IQ Index** options: designed for FIAs, with simplicity and performance in mind.Duo Growth index option: Guaranteed earnings in any market with index growth plus guaranteed earnings rate—up to a cap.BofA Global MegaTrends Index option: Global innovation exposure with smart risk control.Accepts Q and NQ money; traditional, Roth, and SEP IRAs.	<p>Premium Bonus</p> <p>Available on "Plus" products to help jump-start earnings.</p> <table><tr><th>Product Version</th><th>Premium Bonus</th></tr><tr><td>10 Plus</td><td>12%</td></tr><tr><td>5 Plus</td><td>6% (0–80) 3% (81–85)</td></tr></table> <p>A premium bonus will result in a reduction in rate.</p> <p>Vesting Schedules:</p> <p>10 Plus 0, 10, 20, 30, 40, 50, 60, 70, 80, 90, 100%.</p> <p>5 Plus 0, 10, 20, 30, 40, 100%.</p> <p>The full bonus amount is available upon death and for withdrawals that fall within the surrender charge-free provisions.</p>	Product Version	Premium Bonus	10 Plus	12%	5 Plus	6% (0–80) 3% (81–85)	<table><tr><th>Interest Crediting Strategy</th><th>Product Version</th><th>Current Rate</th><th>Rate Guarantee Period</th></tr><tr><td rowspan="4">S&P 500 One-Year PTP With Cap</td><td>10:</td><td>8.50%</td><td rowspan="2">1 Year</td></tr><tr><td>10 Plus:</td><td>5.25%</td></tr><tr><td>5:</td><td>7.75%</td><td rowspan="2">1 Year</td></tr><tr><td>5 Plus:</td><td>5.00%</td></tr><tr><td rowspan="4">S&P 500 One-Year PTP With Cap Lock (Available only at contract issue. No transfers in/out.)</td><td>10:</td><td>7.00%</td><td rowspan="2">7 Years</td></tr><tr><td>10 Plus:</td><td>4.00%</td></tr><tr><td>5:</td><td>6.25%</td><td rowspan="2">5 Years</td></tr><tr><td>5 Plus:</td><td>3.75%</td></tr><tr><td rowspan="4">S&P 500 IQ Index** One-Year PTP With Cap</td><td>10:</td><td>10.00%</td><td rowspan="2">10 Years</td></tr><tr><td>10 Plus:</td><td>6.25%</td></tr><tr><td>5:</td><td>9.75%</td><td rowspan="2">5 Years</td></tr><tr><td>5 Plus:</td><td>6.00%</td></tr><tr><td rowspan="4">S&P 500 IQ Index** One-Year PTP With Par. 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Rate	10:	105%	10 Years	10 Plus:	60%	5:	100%	5 Years	5 Plus:	55%	Fixed Interest Account	10:	4.00%	10 Years	10 Plus:	2.20%	5:	3.75%	5 Years	5 Plus:	2.15%	<p>Penalty-Free Withdrawals</p> <p>Up to 15% of AV annually after the first contract year.</p> <p>The minimum withdrawal amount is \$500, with a minimum remaining surrender value of \$2,000.</p> <p>Surrender Charge Waivers</p> <ul style="list-style-type: none">Nursing Home.Terminal Condition.Required Minimum Distributions.Annuitization.Death. <p>Surrender Charge Schedules (+/- MVA)</p> <p>10, 10 Plus 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0.5, 0%.</p> <p>5, 5 Plus 9.4, 8.5, 7.5, 6.5, 5.5, 0%.</p>	<p>Guaranteed Minimum Value</p> <p>The greater of:</p> <ul style="list-style-type: none">The annuity value less surrender charges and MVA.Minimum nonforfeiture value equal to 87.50% of premium less surrenders (not including any surrender charges or MVA), accrued at no less than 1.00% for the life of the contract. <p>Current Nonforfeiture Rate:</p> <ul style="list-style-type: none">1.75%, effective with contracts issued on or after 7/15/2025. <p>Minimum Guaranteed Interest Crediting Rates:</p> <ul style="list-style-type: none">Cap: 1.00%.Participation Rate: 10%.Guaranteed Earnings Rate: 0.10%.Fixed Interest Account: 0.10%.	<p>EclipseMark Series:</p> <p>Approved in all states <i>except</i> CA, IL, and NY.</p>
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† Surrender charges and market value adjustment may apply to withdrawals taken during the surrender period. A 10% IRS penalty may apply to withdrawals taken prior to age 59½.

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