EclipseMark[™] Series Annuity Quick Reference

As of 9/25/2025

Insurance Carrier	Product	Features	Premium Bonus		Interest Crediting Strategies				Withdrawals/ Surrender [*]	Minimum Guaranteed Rates	Approved States
Standard Insurance Company	EclipseMark Series single premium deferred fixed index annuities*	Interest crediting options with extended rate guarantee periods—no.	rate Available on "Plus"		Interest Crediting Strategy	Product Version	Current Rate	Rate Guarantee Period	Penalty-Free Withdrawals	Guaranteed Minimum Value	EclipseMark <u>Series</u> :
Company, Portland, OR Financial Strength Ratings: AM Best "A" (Excellent), 3rd of 13 ratings. S&P Global Ratings A+ (Strong), 5th of 20 ratings. Moody's A1 (Good), 5th of 21 ratings. Rating includes The Standard Life Insurance Company of New York and American Heritage Life Insurance Company.	Product Duration Ages Q, NQ) Bonus 10	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.	Available on "Plus" products to help jump-start earnings. Product Version Bonus 10 Plus 12% 5 Plus 6% (0–80) 3% (81–85) A premium bonus will result in a reduction in rate. Vesting Schedules: 10 Plus 0, 10, 20, 30, 40, 50, 60, 70, 80, 90, 100%. 5 Plus 0, 10, 20, 30, 40, 100%. The full bonus amount is available upon death and for withdrawals that fall within the surrender charge-free provisions.	Ip nings. Premium Bonus 12% 6% (0–80) 3% (81–85) nus will uction edules: 40, 50, 60, 0%. 40, 100%. amount is a death and is that fall ender	S&P 500® One-Year PTP With Cap S&P 500 One-Year PTP With Cap Lock (Available only at contract issue. No transfers in/out.) S&P 500® IQ Index** One-Year PTP With Cap S&P 500 IQ Index** One-Year PTP With Par. Rate S&P 500 IQ Index** One-Year PTP Duo Growth Rate (Guaranteed Earnings Rate = GER.) BofA Global Mega Trends Index One-Year PTP With Par. Rate	Version 10: 10 Plus: 5: 5 Plus: 5: 5 Plus: 10: 10 Plus: 5: 5 Plus: 10 Plus: 5: 5 Plus:	8.00% 4.75% 7.25% 4.50% 6.50% 3.50% 5.75% 3.25% 10.00% 6.25% 9.75% 6.00% 55% 30% 50% 30% 5.75% Cap 2.00% GER	Period 1 Year 1 Years 5 Years 10 Years 5 Years	Up to 15% of AV annually after the first contract year. The minimum withdrawal amount is \$500, with a minimum remaining surrender value of \$2,000. Surrender Charge Waivers Nursing Home. Terminal Condition. Required Minimum Distributions. Annuitization. Death. Surrender Charge Schedules (+/- MVA) 10, 10 Plus 9,4,8,5,7,5,6,5,5,5,4,5,3,5,2,5,1,5,0,5,0%. 5,5 Plus 9,4,8,5,7,5,6,5,	The greater of: 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. Current Nonforfeiture Rate: 1.75%, effective with contracts issued on or after 9/25/2025. Minimum Guaranteed Interest Crediting Rates: Cap: 1.00%. Participation Rate: 10%.	Approved in all states except CA and NY.
Ratings as of May 2025		Index option: Global innovation exposure with smart risk control.			Fixed Interest Account	10: 10 Plus 5:	2.20% 3.75%	10 Years 5 Years	5.5, 0%.	 Guaranteed Earnings Rate: 0.10%. Fixed Interest Account: 0.10%. 	
		 Accepts Q and NQ money; traditional, Roth, and SEP IRAs. 			Rates effective 9/25/202 Check LegacyNet® for up	,	2.15% bject to change			1.3353.11. 51.5751	

EclipseMark is a product of Standard Insurance Company, Portland, OR. The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon, in all states except New York. Product features and availability vary by state and distributor and are solely the responsibility of Standard Insurance Company. Products are designed and exclusively marketed by Legacy Marketing Group®, an independent agency. Legacy Marketing Group is not an affiliate of The Standard or its affiliates. EclipseMark is a service mark of Legacy Marketing Group. Contract. ICC17-SPDA-IA(01/17), SPDA-IA(01/17), SPDA-IA(01/17)FL. Riders: ICC24 R-VPB, ICC24 R-PTP-GPR, ICC24 R-PTP-TIR, ICC17-R-PTP, ICC17-R-GMAB-IA, ICC17-R-MVA-IA, ICC17-R-TCB-IA, ICC17-R-NHB-IA, ICC17-R-ANN-IA, ICC17-R-ANN-IA, ICC17-R-ANN-IA, ICC17-R-ANN-IA, ICC17-R-ANN-IA, ICC17-R-ANN-IA, ICC17-R-GMAB-IA, ICC1 IRA, ICC20-R-Roth IRA, ICC20-R-QPP, R-VPB, R-PTP-GPR, R-PTP-TIR, R-PTP, R-GMAB-IA, R-MVA-IA, R-TCB-IA, R-NHB-IA, R-ANN-IA, R-DB-IA, R-ANNDW, R-POF-IA, R-IRA, R-Roth IRA, R-OPP, R-GMAB-FL, R-MVA-FL, R-ANN-FL, R-IRA-FL, R-Roth IRA-FL, R-OPP-FL, R-DB-IA-FL, Annuities are not guaranteed by any bank or credit union and are not insured by the FDIC or any other governmental agency. Some annuities may go down in value. Guarantees are based on the financial strength and claims-paying ability of Standard Insurance Company.

The "S&P 500®" and "S&P 500 IQ 0.5% Decrement Index" ("S&P 500 IQ Index" or the "Index") are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have been licensed for use by Standard Insurance Company (The Standard). S&P®, S&P 500®, US 500™, The 500™, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). The Standard's Fixed Indexed Annuities are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions

- Subject to state availability. Certain restrictions may apply. Check current State Approval Matrix.
- ** Also known as the S&P 500 IQ 0.5% Decrement Index.
- † Surrender charges and market value adjustment may apply to withdrawals taken during the surrender period. A 10% IRS penalty may apply to withdrawals

relationship MSCI has with BofA Securities, Inc. and any related fixed index annuity product. No purchaser, seller or holder of this fixed index annuity product, or any other person or entity, should use or refer to any MSCI trade name, trademark or service mark to sponsor, endorse, market or promote this fixed index annuity product without first contacting MSCI to determine whether MSCI's permission is required. Under no circumstances may any person or entity claim any affiliation with MSCI without the prior written permission of MSCI. Additional information about MSCI Inc. with respect to, among other matters, licensing, trademarks and limitation of liability can be found at MSCIDisclaimer.pdf (ml.com).

MSCI, and MSCI bears no liability with respect to such fixed index annuity product. The annuity contract contains a more detailed description of the limited

BofA Securities, Inc. and its Affiliates ("BofAS"), BofA Global MegaTrends Index (the "Index") and related information, the name "BofAS", and related

trademarks, are intellectual property of BofAS, licensed from BofAS to Standard Insurance Company ("Licensee"). In connection with the Index, BofAS has

product ("Product") referencing the Index is sponsored, operated, endorsed, sold or promoted by the Licensors. Obligations to make payments under any Product are solely the obligation of Licensee pursuant to the term of the contract between Licensee and you, and are not the responsibility of the Licensors. The Licensors, the Index and related information, the names of the Licensors, and related trademarks may not be copied, used, or distributed without the

relevant Licensors' prior written approval. The Products have not been passed on as to their legality or suitability, and are not regulated, issued, endorsed,

names and the Index or components thereof and the Licensors are not party to any transaction contemplated herein. THE LICENSORS MAKE NO

WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE INDEX, ANY RELATED INFORMATION, THE TRADEMARKS, OR THE PRODUCT(S) (INCLUDING WITHOUT LIMITATION, THEIR QUALITY, ACCURACY, SUITABILITY AND/OR COMPLETENESS).

sold, guaranteed, or promoted by the Licensors. The Licensors' only relationship to Licensee is the licensing (or sub-licensing) of certain trademarks and trade

MSCI indexes are the exclusive property of MSCI Inc. ("MSCI"). MSCI and the MSCI index names are service mark(s) of MSCI or its affiliates and have been licensed for use for certain purposes by BofA Securities, Inc. The fixed index annuity product referred to herein is not sponsored, endorsed, or promoted by

licensed the use of certain marks and data from Salt Financial LLC (collectively with BofAS, the "Licensors"). Neither the Licensee nor any fixed index annuity

taken prior to age 591/2.