

EclipseMarkSM Series Annuity Quick Reference

As of 4/1/2026

Insurance Carrier	Product	Features	Premium Bonus	Interest Crediting Strategies	Withdrawals/ Surrender [†]	Minimum Guaranteed Rates	Approved States																																																																					
Standard Insurance Company, Portland, OR	EclipseMark Series single premium deferred fixed index annuities*	<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 border="1"> <thead> <tr> <th>Product Version</th> <th>Premium Bonus</th> </tr> </thead> <tbody> <tr> <td>10 Plus</td> <td>12%</td> </tr> <tr> <td>5 Plus</td> <td>6% (0–80) 3% (81–85)</td> </tr> </tbody> </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 border="1"> <thead> <tr> <th>Interest Crediting Strategy</th> <th>Product Version</th> <th>Current Rate</th> <th>Rate Guarantee Period</th> </tr> </thead> <tbody> <tr> <td rowspan="3">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 Plus:</td> <td>7.00%</td> </tr> <tr> <td rowspan="3">S&P 500 One-Year PTP With Cap Lock (Available only at contract issue. No transfers in/out.)</td> <td>10:</td> <td>6.50%</td> <td rowspan="2">7 Years</td> </tr> <tr> <td>10 Plus:</td> <td>3.50%</td> </tr> <tr> <td>5 Plus:</td> <td>5.50%</td> </tr> <tr> <td rowspan="3">S&P 500[®] IQ Index** One-Year PTP With Cap</td> <td>10:</td> <td>10.50%</td> <td rowspan="2">10 Years</td> </tr> <tr> <td>10 Plus:</td> <td>6.75%</td> </tr> <tr> <td>5 Plus:</td> <td>9.75%</td> </tr> <tr> <td rowspan="3">S&P 500 IQ Index** One-Year PTP With Par. Rate</td> <td>10:</td> <td>55%</td> <td rowspan="2">10 Years</td> </tr> <tr> <td>10 Plus:</td> <td>35%</td> </tr> <tr> <td>5 Plus:</td> <td>50%</td> </tr> <tr> <td rowspan="3">S&P 500 IQ Index** One-Year PTP Duo Growth Rate (Guaranteed Earnings Rate = GER.)</td> <td>10:</td> <td>6.25% Cap 2.00% GER</td> <td rowspan="2">10 Years</td> </tr> <tr> <td>5:</td> <td>5.50% Cap 2.00% GER</td> </tr> <tr> <td rowspan="3">BofA Global MegaTrends Index One-Year PTP With Par. 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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>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 and NY.</p>
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<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 February 2026</p>	<table border="1"> <thead> <tr> <th>Product Version</th> <th>Duration (Years)</th> <th>Ages (Q, NQ)</th> <th>Premium Bonus</th> </tr> </thead> <tbody> <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> </tbody> </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																																																							
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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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