

# RATE CHANGE NOTIFICATION

Keeping you in the know with information you can use.

## ECLIPSEMARK<sup>SM</sup>

SECURITY AND OPPORTUNITY ALIGNED

September 23, 2025

### EclipseMark<sup>SM</sup> Rates Are Changing On 9/25/2025

The Standard announced a rate change on the EclipseMark fixed index annuity, effective 9/25/2025. Refer to the tables for new rates. Any decreases are shown in **red**.

#### EclipseMark 10, 10 Plus

Rates Effective 9/25/2025

Interest Crediting Strategies	EclipseMark 10	EclipseMark 10 Plus	Rate Guarantee Period
S&P 500 <sup>®</sup> One-Year Point-to-Point With Cap	<b>8.00%</b>	<b>4.75%</b>	<b>1 Year</b>
S&P 500 One-Year Point-to-Point With Cap Lock <small>Available only at contract issue. No transfers in/out.</small>	<b>6.50%</b>	<b>3.50%</b>	<b>7 Years</b>
S&P 500 IQ Index* One-Year Point-to-Point With Cap	<b>10.00%</b>	<b>6.25%</b>	<b>10 Years</b>
S&P 500 IQ Index* One-Year Point-to-Point With Participation Rate	<b>55%</b>	<b>35%</b>	<b>10 Years</b>
S&P 500 IQ Index* One-Year Point-to-Point Duo Growth Rate <small>(Guaranteed Earnings Rate = GER)</small>	<b>5.75% Cap 2.00% GER</b>	<b>N/A</b>	<b>10 Years</b>
BofA Global MegaTrends Index One-Year Point-to-Point With Participation Rate	<b>105%</b>	<b>60%</b>	<b>10 Years</b>
Fixed Interest Account	<b>4.00%</b>	<b>2.20%</b>	<b>10 Years</b>

## EclipseMark 5, 5 Plus

Rates Effective 9/25/2025

Interest Crediting Strategies	EclipseMark 5	EclipseMark 5 Plus	Rate Guarantee Period
S&P 500 <sup>®</sup> One-Year Point-to-Point With Cap	<b>7.25%</b>	<b>4.50%</b>	<b>1 Year</b>
S&P 500 One-Year Point-to-Point With Cap Lock Available only at contract issue. No transfers in/out.	<b>5.75%</b>	<b>3.25%</b>	<b>5 Years</b>
S&P 500 IQ Index* One-Year Point-to-Point With Cap	<b>9.75%</b>	<b>6.00%</b>	<b>5 Years</b>
S&P 500 IQ Index* One-Year Point-to-Point With Participation Rate	<b>50%</b>	<b>30%</b>	<b>5 Years</b>
S&P 500 IQ Index* One-Year Point-to-Point Duo Growth Rate (Guaranteed Earnings Rate = GER)	<b>5.50% Cap 2.00% GER</b>	<b>N/A</b>	<b>5 Years</b>
BofA Global MegaTrends Index One-Year Point-to-Point With Participation Rate	<b>100%</b>	<b>55%</b>	<b>5 Years</b>
Fixed Interest Account	<b>3.75%</b>	<b>2.15%</b>	<b>5 Years</b>

### HOW TO SUBMIT APPLICATIONS

**FireLight<sup>®</sup> e-app platform** (required method): Access through the LegacyNet<sup>®</sup> [Point-of-Sale Materials page](#).

### WHERE TO SUBMIT PREMIUM AND REQUIREMENTS

- Regular mail:**  
 Standard Insurance Company  
 PO Box 711  
 ATTN: Individual Annuities  
 Portland, OR 97207
- Overnight delivery:**  
 Standard Insurance Company  
 1100 SW Sixth Ave.  
 ATTN Individual Annuities  
 Portland, OR 97204
- Fax:** 971-321-5742 or 800-378-4570

### RATE LOCK

A 45-day rate lock applies, according to the timeline below. The application must be received within seven business days of being signed for the rate lock to apply. Clients will receive the higher of the locked-in rate or the rate in effect when premium is received.

- If rates are increasing:** Premium must arrive on or after the increase date.
- If rates are decreasing:** Application and forms must be signed before the date of the rate decrease and all documents must be received within seven business days of the rate change.

A rate lock does not apply to the contract's nonforfeiture rate.

## QUESTIONS?

**If you would like us to review an application prior to submitting it to The Standard, contact the Legacy Marketing Group® Suitability/Compliance Help Desk at 800-395-1053, Ext. 5819. For sales ideas or more information, call 800-395-1053, Ext. 4002, or visit [www.legacynet.com](http://www.legacynet.com)**

**We appreciate your business!**

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