

# We Are The Standard

Insurance, Retirement Plans, Investments and Advice



**Standard Insurance Company**  
**The Standard Life Insurance Company of New York**  
**American Heritage Life Insurance Company**  
**Standard Retirement Services, Inc.**  
**StanCorp Investment Advisers, Inc.**  
**StanCorp Equities, Inc.**  
**StanCorp Mortgage Investors, LLC**



# The Standard: Built on a Foundation of Financial Strength

The Standard was founded in 1906 and our fiscally prudent management approach has helped us take advantage of opportunities and navigate periods of volatility, always ensuring we keep our financial commitments and grow profitably. This approach is built on the strength of our disciplined financial practices, our sound investment strategies, a unique mix of high-performing businesses, strong products and services and deep expertise. The Standard continues on a deliberate growth trajectory due to strategic acquisitions and a focus on organic growth. We are gaining market share and scalability in group and voluntary insurance, increasing retirement assets under administration and continuing to add new products and services to exceed the expectations of our customers and distribution partners.

## Fixed-Maturity Securities Portfolio

Our fixed-maturity securities portfolio is strong and supported by a clear, effective strategy. We strive to maintain a diversified portfolio of high-quality fixed-maturity securities to keep us well protected from industry disruptions.

As of Dec. 31, 2025, we have:

- A \$17.45 billion portfolio
- An average portfolio credit quality rating of “A” as measured by Standard & Poor’s

## Commercial Mortgage Loan Portfolio

Our commercial mortgage loans have consistently provided a superior balance of risk and return. We offer small commercial mortgage loans to borrowers who want a fixed rate over time, and we rigorously underwrite every commercial mortgage loan we make. The quality of our commercial mortgage loan portfolio is excellent as demonstrated by delinquency rates better than industry rates for an extended period.

As of Dec. 31, 2025, we have:

- A \$13.09 billion portfolio (on approximately 6,100 loans)
- An average loan size of approximately \$2.0 million

## The Standard Stands the Test of Time

In November 2025, A.M. Best Company affirmed the credit ratings of Standard Insurance Company and group affiliate companies as “A.” The Standard is honored to be one of only eight life and health insurers to consistently achieve an “A” rating or higher for each year since 1928, the first year A.M. Best began ratings. This is a significant accomplishment given rapidly evolving markets, changing customer needs and periods of national economic instability.

## Financial Strength Ratings

Agency	Rating	Ranking
Standard & Poor's	A+ (Strong)	Fifth of 20 ratings
Moody's	A1 (Good)	Fifth of 21 ratings
A.M. Best*	A (Excellent)	Third of 13 ratings

As of February 2026

\*Rating includes The Standard Life Insurance Company of New York and American Heritage Life Insurance Company

## About The Standard

The Standard family of companies provides a broad range of products and services designed to help our customers — more than 13 million people — achieve financial well-being and peace of mind.

The Standard became part of the Meiji Yasuda family of companies in 2016, serving as its primary U.S. presence and partner. The Standard has employees and offices nationwide and maintains its Portland, Oregon, operations and headquarters.

Meiji Yasuda and The Standard are both leaders in group benefit insurance in their respective markets.

Meiji Yasuda, founded in 1881 and headquartered in Tokyo, is the oldest and third-largest life insurance company in Japan, and has the largest share of group insurance in the Japanese market. With more than 52,000 employees and 12 million customers, Meiji Yasuda specializes in group and individual life insurance, bancassurance and group annuity products. Meiji Yasuda is a mutual insurance company owned by its policyholders.

# Our Comprehensive Products and Services

## Insurance

We offer flexible plan designs through our insurance subsidiaries: Standard Insurance Company, American Heritage Life Insurance Company and The Standard Life Insurance Company of New York. From underwriting to claims management, we provide focused expertise and comprehensive solutions. Through our proactive approach and emphasis on long-term partnerships, we help employers create and maintain more productive and efficient workplaces.



## Asset Management

Standard Retirement Services, Inc., provides recordkeeping and administrative services for employer-sponsored retirement plans, with assets under administration of \$80.6 billion as of Dec. 31, 2025. StanCorp Equities, Inc., distributes net asset value and group annuity products to fund those plans, while Standard Insurance Company offers a stable asset fund solution. The Standard also provides fixed annuities to individuals.

StanCorp Investment Advisers, Inc., provides investment consulting services to the clients of Standard Retirement Services, Inc. It also provides investment advice to participants in the Mainspring Managed service and the Reliance Advisory Portfolio Collective Trusts.

1 Critical Illness insurance is called Specified Disease insurance in Vermont and New York state.

2 Not available in New York state.

## For Employers

### Insurance and Services

- Group Life/Accidental Death and Dismemberment (AD&D)
- Group and Permanent Life/LTC, Term Life/LTC
- Group Long Term Disability (LTD)
- Group Short Term Disability (STD)
- Statutory Disability (New York and New Jersey only)
- Paid Family and Medical Leave, Absence Management Services
- Group Dental
- Group Vision
- Small Group Life/AD&D, LTD, STD, Dental and Vision
- Voluntary Group Accident, Cancer<sup>2</sup>, Critical Illness/Specified Disease<sup>1</sup> and Hospital Indemnity<sup>2</sup>
- Voluntary Group Life/AD&D, Whole Life, Universal Life, Disability, Dental and Vision
- Individual Disability
- Guaranteed Standard Issue Disability Insurance

### Retirement Plans

- 401(k)
- 403(b)
- 457
- Defined Benefit
- Pooled Employer Plans
- Profit-Sharing and Money Purchase

## For Individuals

- Individual Disability Insurance/ Personal Income Protection
- Business Overhead Protection
- Business Equity Protection
- Fixed Rate and Index Deferred Annuities
- Immediate Annuities

## For Investors

- Commercial Mortgage Loans

## Committed to Community Involvement

The Standard exists to help people and has a well-deserved legacy of community support. Our company provides funding to many schools and community partners and gives employees a variety of opportunities to volunteer and give back. As part of our Employee Giving 365 program, the company double matches employee donations to schools and nonprofits. Through the program, employees and the company contributed more than \$6.4 million to 2,630 nonprofits and schools in 2025. In addition, the company and The Standard Charitable Foundation contributed \$1.9 million in direct giving and grants.



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We Are The Standard  
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Except where indicated, data represents consolidated results for StanCorp Financial Group, Inc. The Standard is the marketing name for StanCorp Financial Group, Inc., and its subsidiaries. StanCorp Equities, Inc., member FINRA, wholesales a group annuity contract issued by Standard Insurance Company and a mutual fund trust platform for retirement plans. Third-party administrative services are provided by Standard Retirement Services, Inc. Investment advisory services are provided by StanCorp Investment Advisers, Inc., StanCorp Equities, Inc., Standard Insurance Company, Standard Retirement Services, Inc., and StanCorp Investment Advisers, Inc. All are subsidiaries of StanCorp Financial Group, Inc., and all are Oregon corporations. Insurance products are offered by Standard Insurance Company and American Heritage Life Insurance Company in all states except New York. The Standard Life Insurance Company of New York, licensed in New York, offers insurance products only in New York. Products are not available in all states. Product features vary by state and are solely the responsibility of each subsidiary. Each company is solely responsible for its own financial condition.