ECLIPSEMARK℠

SECURITY AND OPPORTUNITY ALIGNED

Single Premium Deferred Index Annuity



ISSUED BY STANDARD INSURANCE COMPANY
1100 SW Sixth Avenue, Portland, OR 97204



ECLIPSEMARK:

Security and Opportunity Aligned

Your retirement doesn't need to be a choice between preserving what you've built and pursuing growth opportunities. EclipseMark aligns security and opportunity, offering a retirement path designed to simply address top retirement concerns.

EclipseMark is a Single Premium Deferred Index Annuity designed for long-term retirement savings that offers a combination of growth potential and protection. With your premium payment, you lock in the power of a fixed index annuity designed to offer both steady growth and downside protection. EclipseMark can accommodate multiple premium payments prior to contract issue and offers a higher rate opportunity with an initial higher premium payment (see contract for details). EclipseMark gives you the security of guaranteed interest, plus the potential to earn even more based on the performance of a market index—all without putting your money at risk in the stock market. It has growth potential you can count on, with the peace of mind you deserve.

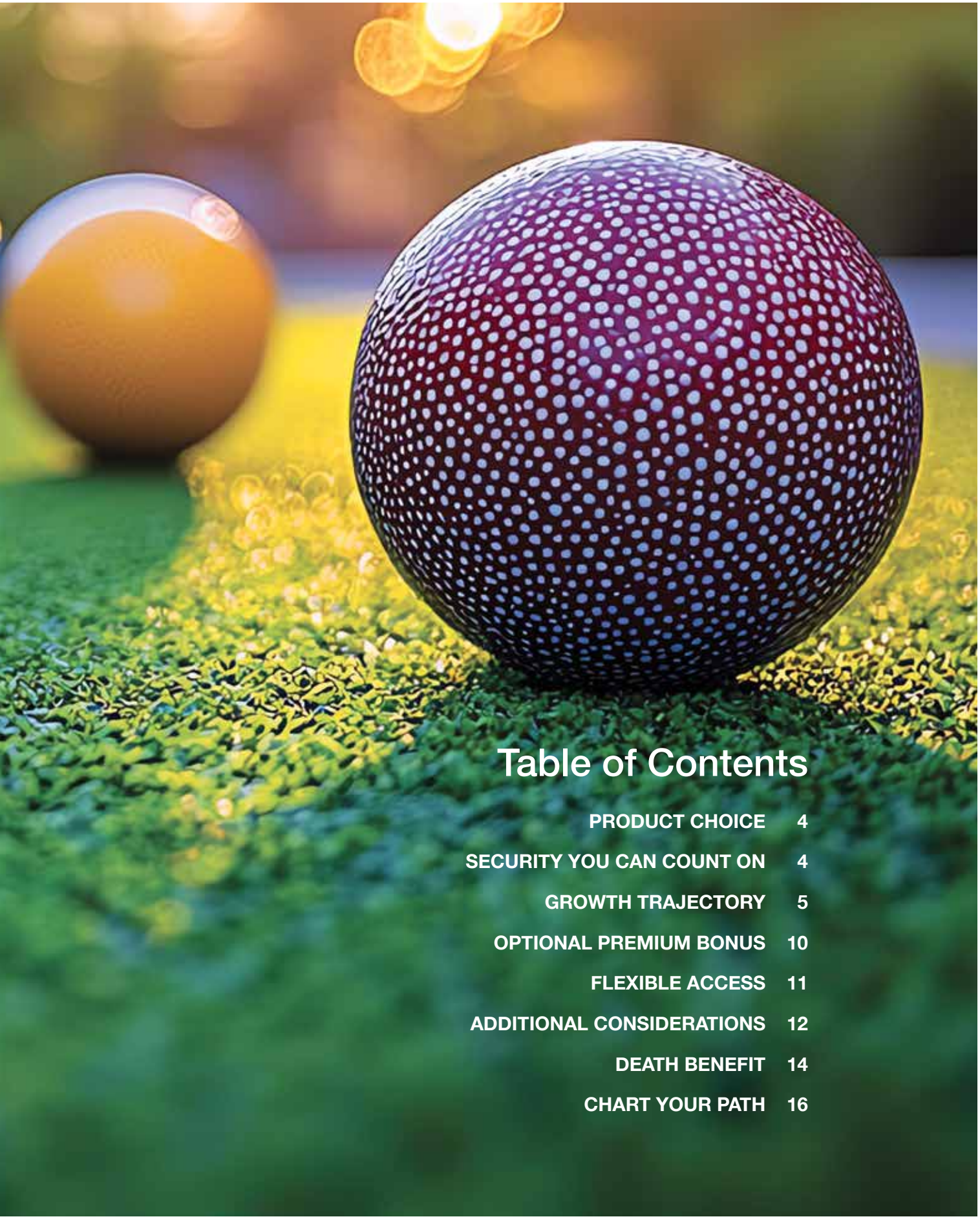


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PRODUCT CHOICE:

Customize Your Retirement Strategy

Planning for the future is all about finding the right alignment. With EclipseMark, you can choose from four available product versions—each designed to help you align your goals, timeline, and financial strategy.

Product Version	Surrender Charge Period (See Page 12 for details.)	Available to Ages	Premium Bonus (See Page 10 for details.)
EclipseMark 10	10 Years	0–80	No
EclipseMark 10 Plus	10 Years (9 in CA)	0–80	Yes
EclipseMark 5	5 Years	0–90	No
EclipseMark 5 Plus	5 Years	0–85	Yes

SECURITY YOU CAN COUNT ON:

Safety Features

One of the first questions people ask when planning for the future is whether their nest egg will be secure. For your peace of mind, EclipseMark includes safety features to help protect your money.

SECURE BACKING

EclipseMark is offered by Standard Insurance Company, a trusted company with more than a century of experience. Founded in 1906, The Standard has built a legacy of financial strength and stability through disciplined financial practices, sound investments, and a strong portfolio of businesses and services. It is committed to delivering exceptional customer experiences and navigating change with confidence.

FINANCIAL STRENGTH RATINGS*

A (Excellent) by AM Best,* 3rd of 13 ratings	A+ (Strong) by S&P Global Ratings, 5th of 20 ratings

* AM Best rating as of February 2026 is "A" (Excellent), 3rd of 13 ratings for financial strength. Rating includes The Standard Life Insurance Company of New York and American Heritage Life Insurance Company.

Recognized for financial reliability, The Standard is highly rated—maintaining an "A" rating or higher from AM Best every year since 1928, the first year of AM Best's ratings.

CONTRACTUAL GUARANTEE

EclipseMark provides a dependable contractual guarantee to help protect your funds from an economic downturn. If you surrender your contract for any reason, your value will never be less than the guaranteed minimum value, calculated as the greater of the annuity fund value minus applicable surrender charges (Page 12) or:

- **87.50% of premium; less**
- **Any amounts surrendered (not including any surrender charges or market value adjustment); plus**
- **Interest credited daily at the nonforfeiture interest rate shown on your contract.**

In other words, at all times, you are guaranteed to receive at least 87.50% of premium less withdrawals growing at a minimum 1% annual interest rate.

GROWTH TRAJECTORY:

Align Accumulation Potential With Your Goals

With inflation and longer lifespans, growing your annuity is just as important as keeping it secure. That's the power of aligning security with opportunity. EclipseMark is designed to help you on your trajectory toward accumulation potential with a variety of interest crediting strategies.

ACCUMULATION

Your annuity's growth potential begins with your purchase amount, or premium. EclipseMark accepts premium at varying amounts and offers the opportunity for higher rates with higher initial premium, so you can choose the premium payment amount that best helps you achieve your financial goals (see contract for details).

TRIPLE COMPOUNDING

Since fixed index annuities like EclipseMark have tax-deferred status,* you don't have to pay taxes on earnings until you make a withdrawal. This allows you to triple compound your interest, meaning you earn interest on your premium, interest on your interest, and then interest on the interest you would otherwise have paid in taxes. This intersection of security and opportunity may help you offset inflation and provide greater earnings potential over time.

INTEREST CREDITING STRATEGIES

When it comes to choosing the interest crediting strategies that determine how your money will grow, you have options. At the most elemental level, EclipseMark offers a fixed interest account and an array of index interest accounts to choose from—and you can mix and match your selections. With this diverse selection at your fingertips, you can choose a combination of strategies that best aligns with your goals.

* Taxes are deferred until withdrawals are taken, and tax deferral is available only to individuals. Under current tax law, tax deferral is a basic feature of qualified plans. Placing qualified funds into an annuity does not provide any additional tax benefit.



What is your growth trajectory?

GOAL: EARN A STEADY, PREDICTABLE RATE OF INTEREST.

FIXED INTEREST ACCOUNT

EclipseMark offers a fixed interest account that provides a predictable guaranteed interest rate. The interest rate for this option is guaranteed for the initial interest rate guarantee period. After the initial interest rate guarantee period ends, the effective annual interest rate may change for a new rate guarantee period. Interest is credited to the fixed interest account daily, making it a potentially viable choice if you anticipate taking withdrawals.

	ECLIPSEMARK RATE GUARANTEE PERIOD	
	EclipseMark 10, 10 Plus	EclipseMark 5, 5 Plus
Fixed Interest Account	10 Years	5 Years
S&P 500® One-Year Point-to-Point With Cap	1 Year	1 Year
S&P 500 One-Year Point-to-Point With Cap Lock*	7 Years	5 Years
S&P 500 IQ Index **One-Year Point-to-Point With Cap**	10 Years	5 Years
S&P 500 IQ Index **One-Year Point-to-Point With Participation Rate**	10 Years	5 Years
S&P 500 IQ Index **One-Year Point-to-Point Duo Growth Rate**	10 Years	5 Years
BofA Global MegaTrends Index **One-Year Point-to-Point With Participation Rate**	10 Years	5 Years
Bloomberg Bitcoin US 100 10% Index **One-Year Point-to-Point With Participation Rate†**	10 Years	5 Years
Nasdaq HiCap™ Index **One-Year Point-to-Point With Cap†**	1 Year	1 Year

* Available for allocation only at time of purchase or application.
** Also known as the S&P 500 IQ 0.5% Decrement Index.
† Not available in California.

GOAL: HARNESS MARKET-LINKED ACCUMULATION POTENTIAL WHILE PROTECTING YOUR MONEY FROM MARKET LOSS.

INDEX INTEREST ACCOUNTS

EclipseMark offers a variety of index interest accounts, providing you the ability to diversify your retirement strategy. Your credited interest is linked to percentage changes in a specific market index during a one-year index term. You benefit from index-linked gains, and interest credited will never be less than 0%. Interest is credited and locked in at the end of each index term.

INDEX CHOICES

- **S&P 500** (Ticker: SPX)
  The S&P 500 is widely regarded as the best single gauge of large-cap U.S. equities. The index includes 500 leading companies and covers approximately 80% of available market capitalization.

- **S&P 500 IQ Index** (Ticker: SPFEVCID)
  The S&P 500 IQ Index (also known as the S&P 500 IQ 0.5% Decrement Index) aims to provide exposure to the S&P 500 while applying an intraday volatility control mechanism. Unlike a traditional daily risk control index that takes two to three days to rebalance based on daily market swings, the S&P 500 IQ Index measures intraday volatility over a single five-minute window and adjusts on the same day, making the index more agile in responding to market movements. Quick reaction also aims to provide more precise volatility control as the index seeks to maintain a target volatility of 15%.

- **BofA Global MegaTrends Index** (Ticker: BOFAMEG7)
  The BofA Global MegaTrends Index is made up of four global indices created by MSCI, a premier research and global index provider. Each index includes 30 top global stocks concentrated on one of four forward-focused themes: robotics, the digital economy, millennials, and disruptive technology. Each day, the Index applies truVol® Risk Control Engine from Salt Financial to systematically rebalance between the equity components, a fixed income component, and cash to target 7% annualized realized volatility.

- **Bloomberg Bitcoin US 100 10% Index*** (BTCTEQ10)
  The index implements a rules-based methodology designed to manage volatility. This index blends traditional U.S. large-cap growth with institutional Bitcoin exposure, creating a “crypto plus growth” opportunity within a familiar volatility targeted framework. It combines Bloomberg US 100 for equity exposure with the Bloomberg Bitcoin FFR 150 Excess Return Index (the “Crypto Sub-Index,” which is based upon the total returns of the iShares Bitcoin Trust ETF, the “IBIT ETF”) for digital innovation, offering exposure to both established and emerging markets. The index uses dynamic allocation management to adjust crypto exposure in real time during sharp price swings, aiming to mitigate risk while maintaining growth potential.

- **Nasdaq-100 HiCap Index*** (NXQHICAP)
  The Nasdaq-100 HiCap Index is an innovative equity-only strategy tailored for index-linked annuities, responding to industry trends for innovative index solutions with high return potential. Its construction modifies the return distribution to favor a higher range of positive outcomes, typically resulting in elevated cap rates for index-linked products. The allocation mechanism dynamically adjusts exposure to the Nasdaq-100 Futures Excess Return™ Index based on recent market performance with leverage, while reducing exposure during periods of negative returns.

* Not available in California.

How will your money grow?



All EclipseMark index interest accounts have a one-year index term, which is the period of time over which interest credits are determined. They also use a point-to-point method to determine earnings, which measures the value of the index at two points in time—the beginning and end of the index term. Additionally, each index interest account uses a participation rate, cap, and/or guaranteed earnings rate to determine how much interest is credited to the annuity.

HOW A CAP WORKS

A cap is a maximum rate of interest that can be credited to the annuity. Caps can change for each rate guarantee period but will never be lower than 1%. This hypothetical example shows how interest is credited to a strategy with a 7% cap.

Strong Market

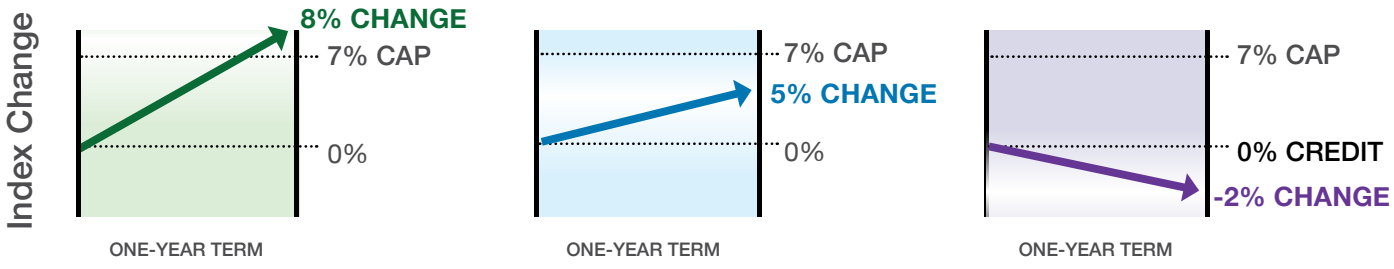
When index increases are greater than the cap, the cap is credited.

Steady Market

When index increases are less than the cap, interest credited is equal to the index change percentage.

Down Market

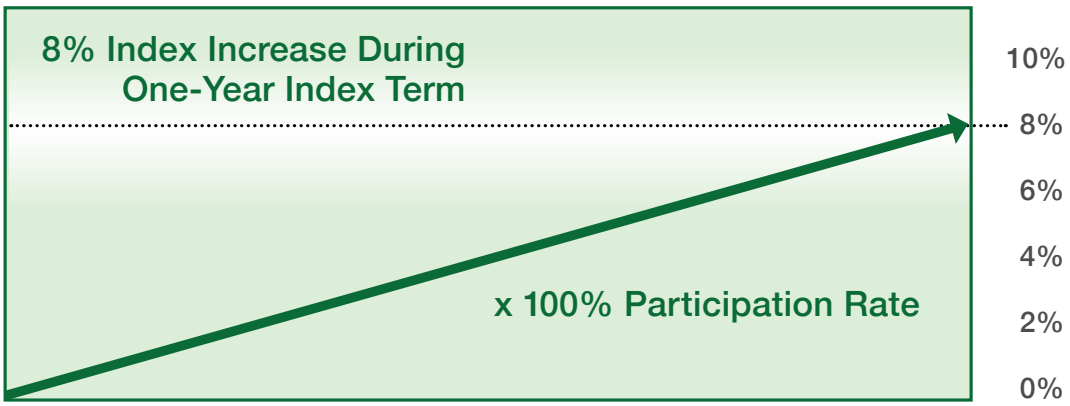
When the index declines, 0% interest is credited.



HOW A PARTICIPATION RATE WORKS

For options with a participation rate, interest is determined by multiplying the index increase by the participation rate. Participation rates can change after the rate guarantee period but will never be less than 10%. As this hypothetical example shows, if the market increases 8% over the index period, and the participation rate is 100%, interest credited would be 8%: (8% index increase) × (100% participation rate) = 8% interest credited.

EXAMPLE



HOW THE GUARANTEED EARNINGS RATE WORKS

The guaranteed earnings rate is the minimum interest rate that will credit to funds allocated to the S&P 500 IQ Index One-Year Point-to-Point Duo Growth Rate option at the end of the index term. If the index is flat or goes up, you'll receive interest equal to the index growth plus a guaranteed earnings rate—up to the cap. If the index goes down, you'll receive the guaranteed earnings rate.

Index Performance	Guaranteed Earnings Rate	Cap Rate	Interest Credited	Why?
+ 10%	2%	8%	8%	10% + 2% exceeds the cap = cap credited
+ 5%	2%	8%	7%	5% + 2% does not exceed the cap = 2% index increase + guaranteed earnings rate credited
0%	2%	8%	2%	Index is flat = 0% index increase + guaranteed earnings rate credited
- 5%	2%	8%	2%	Index is negative = guaranteed earnings rate credited

OPTIONAL PREMIUM BONUS:

Boost your earning potential

GOAL: ENHANCE POTENTIAL GROWTH.

EclipseMark 5 Plus and EclipseMark 10 Plus include a vesting premium bonus that starts earning interest right away, giving your retirement savings a powerful boost that can jump-start earnings. The bonus amount is calculated by multiplying your premium amount by the premium bonus percentage. For the premium bonus percentage available to you, please refer to your contract, or ask your insurance professional for a current rate sheet.



PREMIUM BONUS VESTING SCHEDULE

Each contract year, a portion of your premium bonus becomes "vested," meaning it becomes permanently yours. The bonus account vests into your annuity according to the schedule below.

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
EclipseMark 10 Plus	0%	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%
EclipseMark 10 Plus (California only)	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%	100%

Contract Year	1	2	3	4	5	6+
EclipseMark 5 Plus	0%	10%	20%	30%	40%	100%
EclipseMark 5 Plus (California only)	10%	20%	30%	40%	50%	100%

Withdrawals that incur surrender charges may reduce your unvested bonus. Withdrawals that fall within the surrender charge-free provisions won't affect it. This vesting structure rewards long-term planning while giving you the flexibility to access funds if needed.

FLEXIBLE ACCESS:
Liquidity for the Phases of Life

WHAT IF LIFE'S NEEDS CHANGE?

PENALTY-FREE WITHDRAWALS

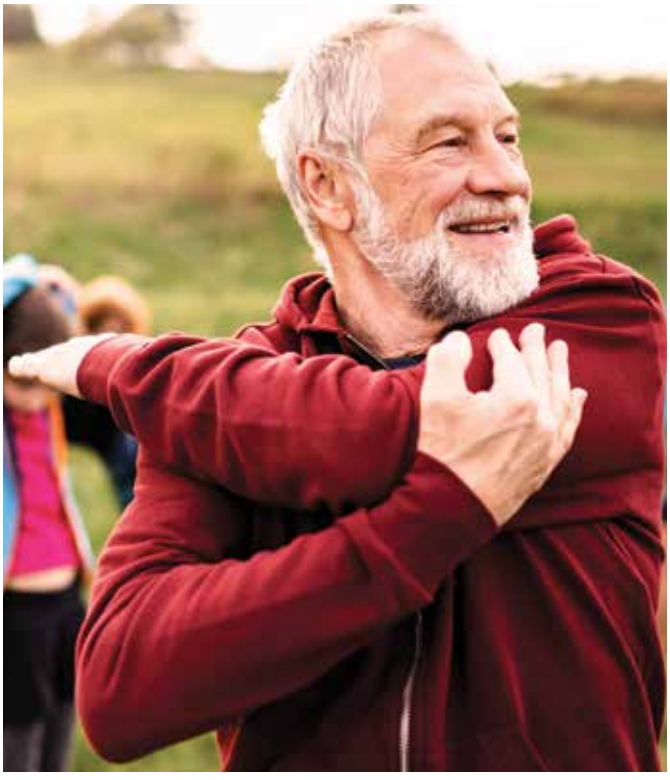
EclipseMark offers generous penalty-free access. Beginning in the first contract year, you can withdraw up to 10% of your annuity fund value, free from surrender charges, each contract year.*

* A distribution request is required for payments, and scheduled withdrawals are not allowed.

SURRENDER CHARGE WAIVERS

As your nest egg grows, it's possible that life will throw some surprises your way. Rest assured, EclipseMark provides a range of liquidity options for various circumstances.

- **Nursing Home Waiver:** If you become confined to a nursing home* for at least 30 consecutive days, you can access your annuity fund value without paying surrender



charges. This benefit becomes available after the first contract year. Refer to your contract for details.

- **Terminal Illness Waiver:** If you become diagnosed with a terminal illness* that is expected to result in death within 12 months, you can take out some or all of your annuity fund value without paying surrender charges. This benefit becomes available after the first contract year. Refer to your contract for details.
- **Payment Options:** If you choose to take your money out of the annuity through lifetime payments or guaranteed payments lasting at least five years (or a period that matches your life expectancy), surrender charges will be waived.
- **Required Minimum Distributions:** For tax-qualified plans, you can make surrender charge-free withdrawals that meet IRS required minimum distribution amounts.

The minimum withdrawal amount is $500 except for required minimum distributions, and you must maintain a minimum annuity balance of $2,000. There may be a 10% IRS penalty for withdrawals that occur prior to age 59½. Please consult your tax advisor for guidance.

* In California, variations apply. Refer to your contract.

ADDITIONAL CONSIDERATIONS:

Surrender and Market Value Adjustment

TOTAL SURRENDER

If you need to access all of your funds, you can request to surrender your contract at any time during the annuitant's lifetime, as long as it's before the annuity payments start. You'll receive the higher of either your annuity fund value (minus any surrender charges) or the guaranteed minimum value. If the amount is less than $5,000, it will automatically be paid to you in a lump sum.

SURRENDER CHARGES

When you make a withdrawal or surrender your contract during your annuity's surrender charge period, a surrender charge will apply to withdrawals taken in excess of the penalty-free amount. A surrender charge is a percentage of the amount withdrawn. Surrender charge percentages vary by product version and decrease over time according to the following schedule:

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
EclipseMark 10 and 10 Plus	9.4%	8.5%	7.5%	6.5%	5.5%	4.5%	3.5%	2.5%	1.5%	0.5%	0%
EclipseMark 10 and 10 Plus (California only)	8%	7%	6%	5%	4%	3%	2%	1%	0.9%	0%	0%

Contract Year	1	2	3	4	5	6+
EclipseMark 5 and 5 Plus	9.4%	8.5%	7.5%	6.5%	5.5%	0%
EclipseMark 5 and 5 Plus (California only)	8%	7%	6%	5%	4%	0%



MARKET VALUE ADJUSTMENT**

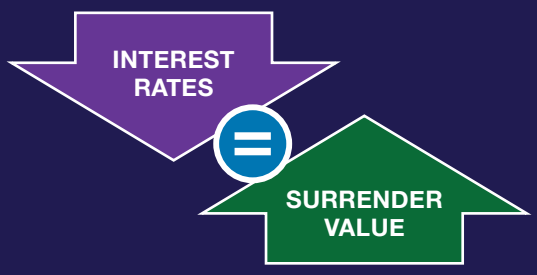
A market value adjustment (MVA) applies to withdrawals and surrenders that are subject to a surrender charge. The MVA adjusts the value of your withdrawal, based on how interest rates have changed since your contract began. It is calculated based on a formula that takes into account changes in the USD US Industrial A+ A A- Bloomberg Valuation Yield Curve published by Bloomberg L.P. that occur between the date your contract was issued and the date of your request for surrender or annuity benefit payments or death benefits. An MVA may be positive or negative.

An MVA only applies during your contract's surrender charge period. It's important to note that it doesn't apply upon death, annuitization, nursing home residency, diagnosis of a terminal condition, or if the guaranteed minimum value is higher than your contract value minus any surrender charges.

** A market value adjustment does not apply in California.

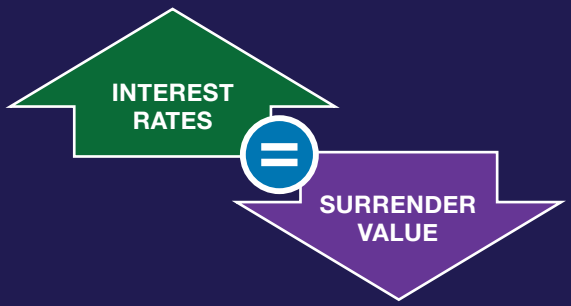
Positive Adjustment

If rates have gone down, the MVA will increase the amount you receive.



Negative Adjustment

If rates have gone up, the MVA will decrease the amount you receive.



ANNUITIZATION

In a process known as annuitization, you may convert the greater of your annuity fund value or guaranteed minimum value into a steady stream of income paid on a monthly, quarterly, semiannual, or annual basis. As long as the annuitant is living and no death benefit has been paid, you can choose when to start your payments. You can select from the following payment options:

OPTION 1: CERTAIN PERIOD

- Provides equal payments for a set period. If the annuitant passes away during the period, payments continue to the joint owner or beneficiary until the period ends.

OPTION 2: LIFE INCOME OPTIONS

- **Life Income—**Provides equal payments for the life of the annuitant. Payments stop when the annuitant passes away.
- **Life Income with Certain Period—**Provides equal payments for the annuitant's life with a guaranteed minimum period. If the annuitant passes away during the period, payments continue to the beneficiary until the period ends.

OPTION 3: JOINT AND SURVIVOR OPTIONS

- **Joint and Survivor Life Income—**Equal payments continue while either annuitant is alive.
- **Joint and Survivor Life Income with Certain Period—**Provides equal payments for as long as either annuitant lives and for a guaranteed period.
- **Joint and Reduced Survivor Life Income—**Provides equal payments while both annuitants live. After either passes away, reduced payments continue for the survivor's life.
- **Joint and Contingent Survivor Life Income—**Provides equal payments while both annuitants live. If the primary annuitant passes away first, reduced payments continue for the survivor's life. If the contingent annuitant passes away first, payments will continue at 100% of the payments received when both were living.

DEATH BENEFIT:
Illuminate Your Legacy

GOAL: PASS ASSETS TO BENEFICIARIES.



If the owner or annuitant dies before annuity funds are disbursed, a death benefit is paid. The death benefit is paid first to the surviving joint owner, if any, then to the named beneficiary or to the estate. See your contract for details.

Contract: ICC17-SPDA-IA(01/17) and any state variations.

Riders: ICC24 R-VPB, ICC24 R-PTP-GPR, ICC24 R-PTP-TIR, ICC17-R-PTP, ICC17-R-GMAB-IA, ICC17-RMVA-IA, ICC17-R-TCB-IA, ICC17-R-NHB-IA, ICC17-R-ANN-IA, ICC17-R-DB-IA, ICC17-R-ANNDW, ICC17-R-POF-IA, ICC20-R-IRA, ICC20-R-Roth IRA, ICC20-R-QPP and any state variations.

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Not FDIC Insured • No Bank Guarantee • May Lose Value • Not Insured by Any Federal Government Agency • Not a Bank Deposit

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