ECLIPSEMARK℠

SECURITY AND OPPORTUNITY ALIGNED

# EclipseMark 10

Single Premium Deferred Index Annuity
Issued by Standard Insurance Company

| Interest Crediting Strategy | Rate<br>Initial Premium<br>$50,000–$149,999 | Rate<br>Initial Premium<br>$150,000+ | EclipseMark Rate Guarantee Period |
|---|---|---|---|
| **S&P 500®**<br>One-Year Point-to-Point With Cap | **9.50%**<br>Cap Rate | **10.00%**<br>Cap Rate | 1 Year |
| **S&P 500**<br>One-Year Point-to-Point With Cap Lock* | **7.25%**<br>Cap Rate | **7.75%**<br>Cap Rate | 7 Years |
| **S&P 500 IQ Index****<br>One-Year Point-to-Point With Cap | **11.50%**<br>Cap Rate | **12.00%**<br>Cap Rate | 10 Years |
| **S&P 500 IQ Index****<br>One-Year Point-to-Point With Participation Rate | **60%**<br>Par. Rate | **65%**<br>Par. Rate | 10 Years |
| **S&P 500 IQ Index****<br>One-Year Point-to-Point Duo Growth Rate | **7.25%**<br>Cap Rate | **7.75%**<br>Cap Rate | 10 Years |
| | **2.00%**<br>Guaranteed Rate | **2.00%**<br>Guaranteed Rate | 10 Years |
| **BofA Global MegaTrends Index**<br>One-Year Point-to-Point With Participation Rate | **115%**<br>Par. Rate | **120%**<br>Par. Rate | 10 Years |
| **Bloomberg Bitcoin US 100 10% Index**<br>One-Year Point-to-Point With Participation Rate† | **85%**<br>Par. Rate | **90%**<br>Par. Rate | 10 Years |
| **Nasdaq-100 HiCap™ Index**<br>One-Year Point-to-Point With Cap Rate† | **10.75%**<br>Cap Rate | **11.25%**<br>Cap Rate | 1 Year |
| Fixed Interest Account | **4.25%**<br>Interest Rate | **4.25%**<br>Interest Rate | 10 Years |

**Guaranteed Minimum Value**—Upon death, surrender, or annuitization, you are guaranteed to receive at least 87.50% of premium less withdrawals growing at the nonforfeiture interest rate shown on your contract.

**Rates are effective 9/29/2026, and subject to change.**

* Available only at the time of EclipseMark purchase. Funds may be transferred out only at the end of the rate guarantee period.
** Also known as the S&P 500 IQ 0.5% Decrement Index.
† Strategy is not available in California.

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# EclipseMark 10 Plus

Single Premium Deferred Index Annuity
Issued by Standard Insurance Company

| Interest Crediting Strategy | Rate<br>Initial Premium<br>$50,000–$149,999 | Rate<br>Initial Premium<br>$150,000+ | EclipseMark Rate Guarantee Period |
|---|---|---|---|
| **S&P 500**<br>One-Year Point-to-Point With Cap | **6.00%**<br>Cap Rate | **6.50%**<br>Cap Rate | 1 Year |
| **S&P 500**<br>One-Year Point-to-Point With Cap Lock* | **4.00%**<br>Cap Rate | **4.50%**<br>Cap Rate | 7 Years |
| **S&P 500 IQ Index****<br>One-Year Point-to-Point With Cap | **7.50%**<br>Cap Rate | **8.00%**<br>Cap Rate | 10 Years |
| **S&P 500 IQ Index****<br>One-Year Point-to-Point With Participation Rate | **40%**<br>Par. Rate | **45%**<br>Par. Rate | 10 Years |
| **BofA Global MegaTrends Index**<br>One-Year Point-to-Point With Participation Rate | **70%**<br>Par. Rate | **75%**<br>Par. Rate | 10 Years |
| **Bloomberg Bitcoin US 100 10% Index**<br>One-Year Point-to-Point With Participation Rate† | **55%**<br>Par. Rate | **60%**<br>Par. Rate | 10 Years |
| **Nasdaq-100 HiCap Index**<br>One-Year Point-to-Point With Cap Rate† | **7.00%**<br>Cap Rate | **7.50%**<br>Cap Rate | 1 Year |
| Fixed Interest Account | **2.45%**<br>Interest Rate | **2.45%**<br>Interest Rate | 10 Years |
| **Premium Bonus** | **Ages 0–80** | | |
| The vesting premium bonus percentage is based on the oldest contract owner's age at issue. | 12%<br>10% in California only | | |

**Guaranteed Minimum Value**—Upon death, surrender, or annuitization, you are guaranteed to receive at least 87.50% of premium less withdrawals growing at the nonforfeiture interest rate shown on your contract.

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# EclipseMark 5

Single Premium Deferred Index Annuity
Issued by Standard Insurance Company

| Interest Crediting Strategy | Rate<br>Initial Premium<br>$50,000–$149,999 | Rate<br>Initial Premium<br>$150,000+ | EclipseMark Rate Guarantee Period |
|---|---|---|---|
| **S&P 500**<br>One-Year Point-to-Point With Cap | **7.75%**<br>Cap Rate | **8.25%**<br>Cap Rate | 1 Year |
| **S&P 500**<br>One-Year Point-to-Point With Cap Lock* | **6.00%**<br>Cap Rate | **6.50%**<br>Cap Rate | 5 Years |
| **S&P 500 IQ Index****<br>One-Year Point-to-Point With Cap | **10.50%**<br>Cap Rate | **11.00%**<br>Cap Rate | 5 Years |
| **S&P 500 IQ Index****<br>One-Year Point-to-Point With Participation Rate | **55%**<br>Par. Rate | **60%**<br>Par. Rate | 5 Years |
| **S&P 500 IQ Index****<br>One-Year Point-to-Point Duo Growth Rate | **6.25%**<br>Cap Rate | **6.75%**<br>Cap Rate | 5 Years |
| | **2.00%**<br>Guaranteed Rate | **2.00%**<br>Guaranteed Rate | 5 Years |
| **BofA Global MegaTrends Index**<br>One-Year Point-to-Point With Participation Rate | **110%**<br>Par. Rate | **115%**<br>Par. Rate | 5 Years |
| **Bloomberg Bitcoin US 100 10% Index**<br>One-Year Point-to-Point With Participation Rate† | **80%**<br>Par. Rate | **85%**<br>Par. Rate | 5 Years |
| **Nasdaq-100 HiCap Index**<br>One-Year Point-to-Point With Cap Rate† | **10.00%**<br>Cap Rate | **10.50%**<br>Cap Rate | 1 Year |
| Fixed Interest Account | **4.00%**<br>Interest Rate | **4.00%**<br>Interest Rate | 5 Years |

**Guaranteed Minimum Value**—Upon death, surrender, or annuitization, you are guaranteed to receive at least 87.50% of premium less withdrawals growing at the nonforfeiture interest rate shown on your contract.

**Rates are effective 9/29/2026, and subject to change.**

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# EclipseMark 5 Plus

Single Premium Deferred Index Annuity
Issued by Standard Insurance Company

| Interest Crediting Strategy | Rate<br>Initial Premium<br>$50,000–$149,999 | Rate<br>Initial Premium<br>$150,000+ | EclipseMark Rate Guarantee Period |
|---|---|---|---|
| **S&P 500**<br>One-Year Point-to-Point With Cap | **5.25%**<br>Cap Rate | **5.75%**<br>Cap Rate | 1 Year |
| **S&P 500**<br>One-Year Point-to-Point With Cap Lock* | **3.75%**<br>Cap Rate | **4.25%**<br>Cap Rate | 5 Years |
| **S&P 500 IQ Index****<br>One-Year Point-to-Point With Cap | **6.75%**<br>Cap Rate | **7.25%**<br>Cap Rate | 5 Years |
| **S&P 500 IQ Index****<br>One-Year Point-to-Point With Participation Rate | **35%**<br>Par. Rate | **40%**<br>Par. Rate | 5 Years |
| **BofA Global MegaTrends Index**<br>One-Year Point-to-Point With Participation Rate | **65%**<br>Par. Rate | **70%**<br>Par. Rate | 5 Years |
| **Bloomberg Bitcoin US 100 10% Index**<br>One-Year Point-to-Point With Participation Rate† | **50%**<br>Par. Rate | **55%**<br>Par. Rate | 5 Years |
| **Nasdaq-100 HiCap Index**<br>One-Year Point-to-Point With Cap Rate† | **6.25%**<br>Cap Rate | **6.75%**<br>Cap Rate | 1 Year |
| Fixed Interest Account | **2.40%**<br>Interest Rate | **2.40%**<br>Interest Rate | 5 Years |

| Premium Bonus | Ages 0–80 | Ages 81–85 |
|---|---|---|
| The vesting premium bonus percentage is based on the oldest contract owner's age at issue. | 6%<br>5% in California only | 3%<br>3% in California only |

**Guaranteed Minimum Value**—Upon death, surrender, or annuitization, you are guaranteed to receive at least 87.50% of premium less withdrawals growing at the nonforfeiture interest rate shown on your contract.

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**Bloomberg Bitcoin US 100 10% Index**

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