LEGACY
*Your future is our business.*

800-395-1053, Ext. 4002

# EclipseMark℠ Series Annuity Quick Reference

As of 9/29/2026

## Insurance Carrier

Standard Insurance Company, Portland, OR

**Financial Strength Ratings:**

**AM Best**
"A" (Excellent), 3rd of 13 ratings.

**S&P Global Ratings**
A+ (Strong), 5th of 20 ratings.

**Moody's**
A1 (Good), 5th of 21 ratings.

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

Ratings as of February 2026

## Product

EclipseMark Series single premium deferred fixed index annuities*

| Product Version | Duration (Years) | Premium Bonus |
|---|---|---|
| 10 | 10 | No |
| 10 in CA | 9 | No |
| 10 Plus | 10 | Yes |
| 10 Plus in CA | 9 | Yes |
| 5 | 5 | No |
| 5 Plus | 5 | Yes |

**Issue Ages (Q, NQ)**
- 10, 10 Plus: 0–80.
- 5: 0–90.
- 5 Plus: 0–85.

**Premium Amounts**
- **$50,000 minimum, Q and NQ.**
- $1 million maximum per owner without Home Office approval.

**Death Benefit**
- Greater of the annuity value or the guaranteed minimum value.
- Any unvested bonus amounts are available upon death.
- Index gains credit at death.

**45-Day Rate Lock**
Pays the greater of the locked-in rate or the rate when premium is received. Refer to the Sales Guide for details.

## Features

- Interest crediting options with extended rate guarantee periods—no renewal rate guesswork.
- Premium banding: Higher rates for initial premiums of $150,000 or more.
- Generous liquidity—10% annually starting in Year 1.
- Five- or 10-year duration (nine-year surrender period in CA) 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.
- Duo Growth index option: Guaranteed earnings in any market with index growth plus guaranteed earnings rate—up to a cap.
- Accepts Q and NQ money; traditional, Roth, and SEP IRAs.

## Premium Bonus

**Premium Bonus**
Available on "Plus" products to help jump-start earnings.

| Product Version | Premium Bonus |
|---|---|
| 10 Plus | 12% |
| 10 Plus in CA | 10% |
| 5 Plus | 6% (0–80)<br>3% (81–85) |
| 5 Plus in CA | 5% (0–80)<br>3% (81–85) |

A premium bonus will result in a reduction in rate.

**Vesting Schedules:**

**10 Plus**
- 0, 10, 20, 30, 40, 50, 60, 70, 80, 90, 100%.
- **CA only:** 10, 20, 30, 40, 50, 60, 70, 80, 90, 100%.

**5 Plus**
- 0, 10, 20, 30, 40, 100%.
- **CA only:** 10, 20, 30, 40, 50, 100%.

The full bonus amount is available upon death and for withdrawals that fall within the surrender charge-free provisions.

## Interest Crediting Strategies

| | Premium Band (High = 150K+) | EclipseMark 10 | EclipseMark 10 Plus | EclipseMark 5 | EclipseMark 5 Plus |
|---|---|---|---|---|---|
| **Rate Guarantee Period** | | **1 Year** | | **1 Year** | |
| **S&P 500® 1Y PTP w/ Cap** | High | 10.00% | 6.50% | 8.25% | 5.75% |
| | Low | 9.50% | 6.00% | 7.75% | 5.25% |
| **Nasdaq-100 HiCap™ Index 1Y PTP w/ Cap*** | High | 11.25% | 7.50% | 10.50% | 6.75% |
| | Low | 10.75% | 7.00% | 10.00% | 6.25% |
| **Rate Guarantee Period** | | **7 Years** | | **5 Years** | |
| **S&P 500 1Y PTP w/ Cap Lock** (Available only at contract issue. No transfers in/out.) | High | 7.75% | 4.50% | 6.50% | 4.25% |
| | Low | 7.25% | 4.00% | 6.00% | 3.75% |
| **Rate Guarantee Period** | | **10 Years** | | **5 Years** | |
| **S&P 500 IQ Index** 1Y PTP w/ Cap** | High | 12.00% | 8.00% | 11.00% | 7.25% |
| | Low | 11.50% | 7.50% | 10.50% | 6.75% |
| **S&P 500 IQ Index** 1Y PTP w/ Par. Rate** | High | 65% | 45% | 60% | 40% |
| | Low | 60% | 40% | 55% | 35% |
| **S&P 500 IQ Index** 1Y PTP Duo Growth Rate** (Cap / Guaranteed Earnings Rate) | High | 7.75% / 2.00% | N/A | 6.75% / 2.00% | N/A |
| | Low | 7.25% / 2.00% | N/A | 6.25% / 2.00% | N/A |
| **BofA Global MegaTrends Index 1Y PTP w/ Par. Rate** | High | 120% | 75% | 115% | 70% |
| | Low | 115% | 70% | 110% | 65% |
| **Bloomberg Bitcoin US 100 10% Index 1Y PTP w/ Par. Rate*** | High | 90% | 60% | 85% | 55% |
| | Low | 85% | 55% | 80% | 50% |
| **Fixed Interest Account** | High | 4.25% | 2.45% | 4.00% | 2.40% |
| | Low | 4.25% | 2.45% | 4.00% | 2.40% |

**Rates effective 9/29/2026, and subject to change.**
Check LegacyNet® for updates.

## Withdrawals/ Surrender†

**Penalty-Free Withdrawals**
Up to 10% of AV annually starting in the first contract year.

The minimum withdrawal amount is $500, with a minimum remaining surrender value of $2,000.

**Surrender Charge Waivers**
- Nursing Home.
- Terminal Condition.
- Required Minimum Distributions.
- Annuitization.
- Death.

**Surrender Charge Schedules (+/- MVA)**

**10, 10 Plus**
- 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0.5, 0%.
- **CA only:** 8, 7, 6, 5, 4, 3, 2, 1, 0.9%.

**5, 5 Plus**
- 9.4, 8.5, 7.5, 6.5, 5.5, 0%.
- **CA only:** 8, 7, 6, 5, 4, 0%.

## Minimum Guarantees

**Guaranteed Minimum Value**

The greater of:
- 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.

**Minimum Guaranteed Interest Crediting Rates:**
- Cap: 1.00%.
- Participation Rate: 10%.
- Guaranteed Earnings Rate: 0.10%. Fixed Interest Account: 0.10%.

## Approved States

**EclipseMark Series:**

Approved in all states *except* NY.

**California Variations**:
- Five- and nine-year duration.
- No MVA.
- State-specific premium bonus, vesting schedule, and surrender schedule apply.
- Nasdaq-100 and Bloomberg Bitcoin strategies not available.

---

EclipseMark is a product of Standard Insurance Company, Portland, OR. The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon, in all states except New York. Product features and availability vary by state and distributor and are solely the responsibility of Standard Insurance Company. Products are designed and exclusively marketed by Legacy Marketing Group®, an independent agency. Legacy Marketing Group is not an affiliate of The Standard or its affiliates. EclipseMark is a service mark of Legacy Marketing Group. 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. Annuities are not guaranteed by any bank or credit union and are not insured by the FDIC or any other governmental agency. Some annuities may go down in value. Guarantees are based on the financial strength and claims-paying ability of Standard Insurance Company.

The **"S&P 500®"** and **"S&P 500 IQ 0.5% Decrement Index" ("S&P 500 IQ Index" or the "Index")** are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have been licensed for use by Standard Insurance Company (The Standard). S&P®, S&P 500®, SPX®, SPY®, US 500™, The 500®, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). The Standard's Fixed Indexed Annuities are not sponsored, or sold by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® and S&P 500 IQ Index.

Nasdaq®, Nasdaq-100 HiCap™ Index, and NXQHICAP™ are registered trademarks of Nasdaq, Inc. (which with its affiliates is referred to as the "Corporations") and are licensed for use by Standard Insurance Company. The Product(s) have not been passed on by the Corporations as to their legality or suitability. The Product(s) are not issued, endorsed, sold, or promoted by the Corporations. THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE PRODUCT(S).

* Subject to state availability and state-specific variations. Certain restrictions may apply. Check current State Approval Matrix.
** Also known as the S&P 500 IQ 0.5% Decrement Index.
† 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.

BofA Securities, Inc. and its Affiliates ("BofAS"), BofA Global MegaTrends Index (the "Index") and related information, the name "BofAS", and related trademarks, are intellectual property of BofAS, licensed from BofAS to Standard Insurance Company ("Licensee"). In connection with the Index, BofAS has licensed the use of certain marks and data from Salt Financial LLC (collectively with BofAS, the "Licensors"). Neither the Licensee nor any fixed index annuity product ("Product") referencing the Index is sponsored, operated, endorsed, sold or promoted by the Licensors. Obligations to make payments under any Product are solely the obligation of Licensee pursuant to the term of the contract between Licensee and you, and are not the responsibility of the Licensors. The Licensors, the Index and related information, the names of the Licensors, and related trademarks may not be copied, used, or distributed without the relevant Licensors' prior written approval. The Products have not been passed on as to their legality or suitability, and are not regulated, issued, endorsed, sold, guaranteed, or promoted by the Licensors. The Licensors' only relationship to Licensee is the licensing (or sub-licensing) of certain trademarks and trade names and the Index or components thereof and the Licensors are not party to any transaction contemplated herein. **THE LICENSORS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE INDEX, ANY RELATED INFORMATION, THE TRADEMARKS, OR THE PRODUCT(S) (INCLUDING WITHOUT LIMITATION, THEIR QUALITY, ACCURACY, SUITABILITY AND/OR COMPLETENESS).**

MSCI indexes are the exclusive property of MSCI Inc. ("MSCI"). MSCI and the MSCI index names are service mark(s) of MSCI or its affiliates and have been licensed for use for certain purposes by BofA Securities, Inc. The fixed index annuity product referred to herein is not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to such fixed index annuity product. The annuity contract contains a more detailed description of the limited relationship MSCI has with BofA Securities, Inc. and any related fixed index annuity product. No purchaser, seller or holder of this fixed index annuity product, or any other person or entity, should use or refer to any MSCI trade name, trademark or service mark to sponsor, endorse, market or promote this fixed index annuity product without first contacting MSCI to determine whether MSCI's permission is required. Under no circumstances may any person or entity claim any affiliation with MSCI without the prior written permission of MSCI. Additional information about MSCI Inc. with respect to, among other matters, licensing, trademarks and limitation of liability can be found at MSCIDisclaimer.pdf (ml.com).

"Bloomberg®" and the indices referenced herein (the "Indices", and each such index, an "Index") are trademarks or service marks of Bloomberg Finance L.P. and its affiliates, including Bloomberg Index Services Limited ("BISL"), the administrator of the Index (collectively, "Bloomberg") and/or one or more third-party providers (each such provider, a "Third-Party Provider,") and have been licensed for use for certain purposes to STANDARD INSURANCE COMPANY (the "Licensee"). To the extent a Third-Party Provider contributes intellectual property in connection with the Index, such third-party products, company names and logos are trademarks or service marks, and remain the property of such Third-Party Provider. Bloomberg is not affiliated with the Licensee or a Third-Party Provider, and Bloomberg does not approve, endorse, review, or recommend the financial products referenced herein (the "Financial Products"). Bloomberg does not guarantee the timeliness, accurateness, or completeness of any data or information relating to the Indices or the Financial Products.



**FOR AGENT USE ONLY. NOT FOR USE WITH CONSUMERS.**