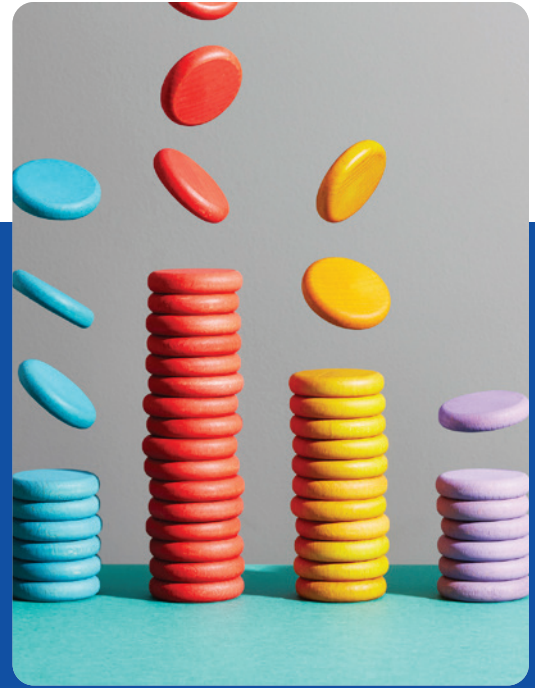




Unlock up to 1.75% Bonus Commission

Take advantage of our Annual Independent Producer Bonus Program for Fixed Index Annuities. Elevate your earnings by selling The Standard's annuities.



Earn More With Our 2026 Annuity Bonus Program

Earn up to an additional 1.75% in bonus commission for your 2026 FIA sales. We'll count all issued FIA business from Jan. 1, 2026, through Dec. 31, 2026. Submit your applications today and start earning more!

Eligible Types of FIA Products:

- Enhanced Choice Index 5, 7 and 10 (ECI Plus and ECI Select)
- Index Select Annuity 5, 7 and 10
- Thrive Plus FIA 7, 10 and 10 Bonus

How the Bonus Program Works:

- All eligible premiums will qualify for the highest bonus level achieved during the bonus program period.
- Business must be issued between Jan. 1, 2026 – Dec. 31, 2026.
- This offer is only available for independent producers not selling through a broker/dealer or bank.

Sales Tiers	Bonus
\$1,000,000 – \$1,999,999	0.75%
\$2,000,000 – \$3,999,999	1.00%
\$4,000,000 – \$5,999,999	1.50%
\$6,000,000+	1.75%

Keep Reading for More Program Details

Independent Producer Bonus Program Details

- The bonus program excludes free-looked contracts, policies surrendered within the first 12 months, and death within the first 12 months.
- Bonuses will be paid within 45 days after quarter-end.
- Producer must be appointed by The Standard and in good standing to receive this compensation.
- Only the products listed are eligible to count toward the Bonus Program. Product availability may vary by state or intermediary.
- An independent producer's eligibility for the Bonus Program may be dependent upon their employer's policies.

Annuity product sales must be appropriate, suitable and in the client's best interest based upon a comprehensive evaluation of the customer's financial needs, insurance needs and objectives.

We reserve the right, in our sole discretion, to terminate, modify or suspend, in whole or in part, the Bonus Program at any time for any reason. Please note that you will be responsible for determining if your receipt of any compensation under the terms of this Bonus Program is consistent with any current or future state or federal regulatory requirements.

Why Choose The Standard?

Established in 1906, The Standard is a family of companies dedicated to helping customers achieve financial well-being and peace of mind. When you work with us, you'll find:

- **Client-focused annuities:** Offer growth, protection and guarantees — designed to support your clients' needs
- **Founded in financial success:** Over 100 years of stability and nearly a century of "A" or higher ratings*
- **A culture of caring:** Our people are united by a deep commitment to helping others — starting with you

* From Standard & Poor's, Moody's and A.M. Best as of May 2025. A.M. Best ratings include The Standard Life Insurance Company of New York and American Heritage Life Insurance Company.

Annuity Sales Support: 800.378.4578 | annsales@standard.com

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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 may vary by state and distributor and are solely the responsibility of Standard Insurance Company.

The Enhanced Choice Index Plus, Enhanced Choice Index Select, Index Select Annuity and Thrive Plus are products of Standard Insurance Company. Availability varies by state and distributor.

For producers only. Not for use with consumers.