

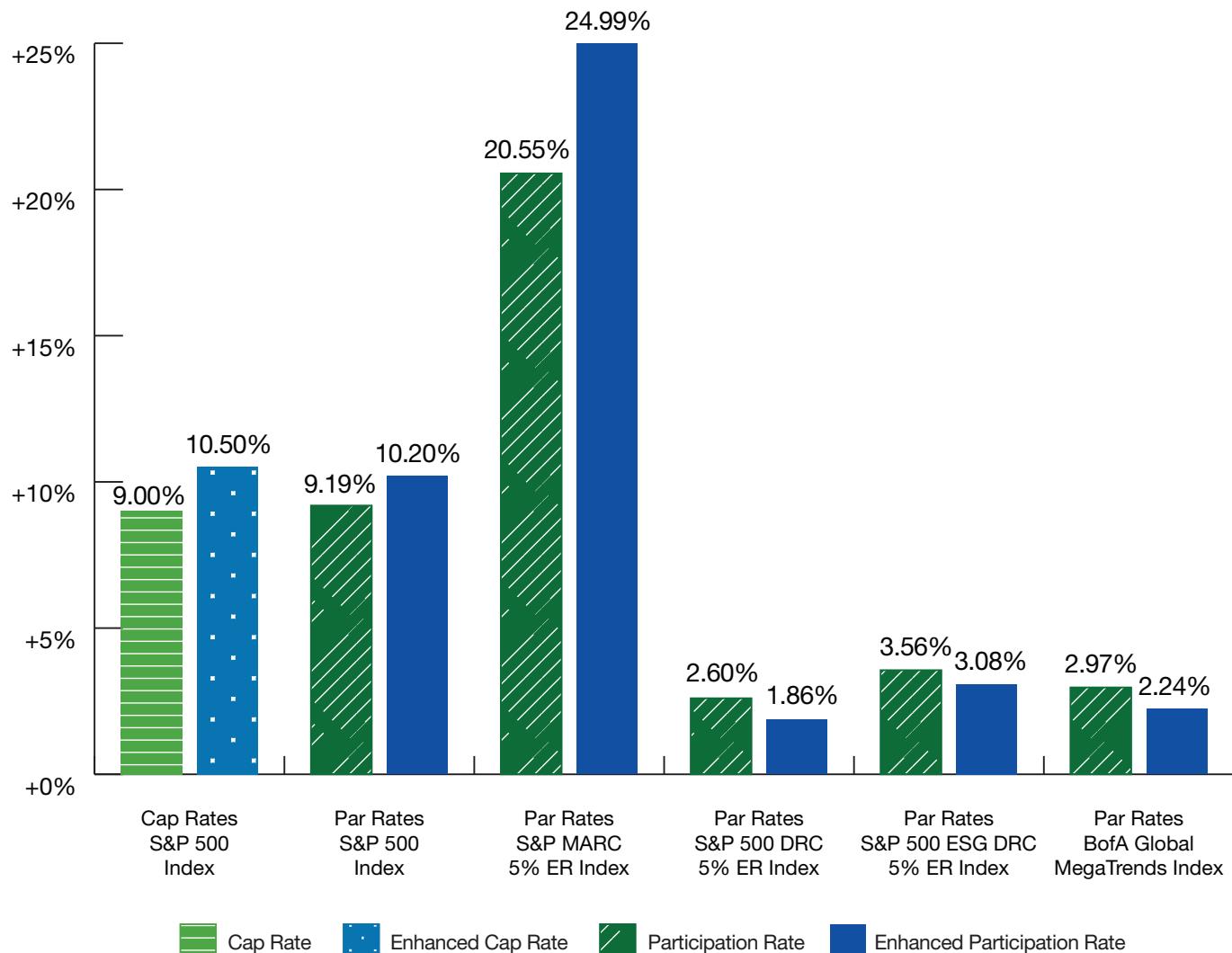


# Real Returns – Real Results

See how the Enhanced Choice Index Plus 5 performed throughout the past year.

## Enhanced Choice Index Plus 5 Returns 1/15/2025–1/15/2026

Crediting Option and Index	Return	Return with Enhanced Rate <sup>1,2</sup>
Cap Rate: S&P 500® Index	9.00%	10.50%
Par Rate: S&P 500® Index	9.19%	10.20%
Par Rate: S&P 500® MARC 5% ER Index	20.55%	24.99%
Par Rate: S&P 500® Daily RC 5% ER Index	2.60%	1.86%
Par Rate: S&P 500® ESG Daily RC 5% ER Index	3.56%	3.08%
Par Rate: BofA Global MegaTrends Index	2.97%	2.24%



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

# Enhanced Choice Index Plus 5 Returns Throughout the Year

## Cap Rate / Return with Cap Rate<sup>3</sup>

Index	Feb. 2025	March 2025	April 2025	May 2025	June 2025	July 2025	Aug. 2025	Sept. 2025	Oct. 2025	Nov. 2025	Dec. 2025	Jan. 2026
S&P 500 Index	10.00% 10.00%	10.50% 10.20%	10.50% 6.61%	11.00% 11.00%	11.00% 10.04%	11.00% 10.88%	10.50% 10.50%	10.00% 10.00%	9.00% 9.00%	8.50% 8.50%	9.00% 9.00%	9.00% 9.00%

## Par Rate / Return with Par Rate<sup>4</sup>

Index	Feb. 2025	March 2025	April 2025	May 2025	June 2025	July 2025	Aug. 2025	Sept. 2025	Oct. 2025	Nov. 2025	Dec. 2025	Jan. 2026
S&P 500 Index	53% 11.43%	53% 5.41%	53% 3.51%	53% 6.08%	63% 6.33%	68% 7.40%	63% 10.30%	58% 10.20%	55% 8.09%	55% 8.09%	55% 6.96%	55% 9.19%
S&P 500 MARC 5% ER Index	200% 13.44%	195% 9.02%	195% 7.35%	195% 5.68%	205% 7.81%	205% 4.80%	205% 7.08%	205% 10.12%	190% 14.19%	190% 16.69%	190% 15.88%	190% 20.55%
S&P 500 Daily RC 5% ER Index	200% 10.48%	195% 2.86%	195% 0.00%	195% 0.00%	205% 0.00%	205% 0.00%	205% 1.52%	205% 2.72%	190% 0.94%	190% 0.93%	190% 0.00%	190% 2.60%
S&P 500 ESG Daily RC 5% ER Index	200% 9.39%	195% 1.80%	195% 0.00%	195% 0.00%	205% 0.00%	205% 0.00%	205% 0.09%	205% 1.18%	190% 0.00%	190% 0.96%	190% 0.30%	190% 3.56%
BofA Global MegaTrends Index	140% 3.21%	140% 0.00%	140% 0.00%	140% 0.00%	150% 0.00%	150% 0.00%	150% 0.00%	150% 0.00%	135% 0.00%	135% 1.33%	135% 0.00%	135% 2.97%

1 In exchange for a fee, clients receive a higher rate. This gives the annuity fund the potential to grow at a higher rate. The annual fee is 1.50% based on the value of the index interest account as of the start of the index term. Fees are deducted from the value of the index interest account at the end of each index term, after interest is credited. Not available with Legacy Max death benefit rider.

2 Reflects the net rate of return after deducting the annual fee of 1.50%.

3 This table represents Cap Rates only, and not Enhanced Cap Rates.

4 This table represents Par Rates only, and not Enhanced Par Rates.

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 are solely the responsibility of Standard Insurance Company.

The S&P 500® Index, S&P MARC 5% Excess Return Index, S&P 500 Daily Risk Control 5% Excess Return Index and the S&P 500 ESG Daily Risk Control 5% Excess Return Index are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have been licensed for use by Standard Insurance Company. S&P®, S&P 500®, 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"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Standard Insurance Company. Standard Insurance Company products are not sponsored, endorsed, sold or promoted 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® Index, S&P MARC 5% Excess Return Index, S&P 500 Daily Risk Control 5% Excess Return Index and the S&P 500 ESG Daily Risk Control 5% Excess Return Index.

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 sublicensing) 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 \(ml.com\)](http://MSCIDisclaimer.pdf (ml.com)).

The Enhanced Choice Index Plus is a product of Standard Insurance Company; availability varies by state. Contract: ICC17-SPDA-IA(01/17), SPDA-IA(01/17), SPDA-IA(01/17)FL, SPDA-IA(01/17)CA. Riders: ICC23-R-GMDB-IA, R-GMDB-IA, ICC17-R-PTP, ICC21-R-PTP-C, ICC17-R-GMAB-IA, ICC17-R-MVA-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, R-PTP, R-PTP-C, R-GMAB-IA, R-MVA-IA, R-TCB-IA, R-NHB-IA, R-TCB-NHB-IA-SD, R-ANN-IA, R-DB-IA, R-ANNDW, R-POF-IA, R-IRA, R-Roth IRA, R-QPP, R-GMAB-FL, R-MVA-FL, R-ANN-FL, R-IRA-FL, R-Roth IRA-FL, R-QPP-FL, R-DB-IA-FL, R-GMAB-CA, R-NHB-IA-CA, R-TCB-IA-CA. This product includes an MVA provision. Surrender charges may apply to withdrawals during the surrender period. A 10% IRS penalty may apply to withdrawals prior to age 59½. The nursing home waiver and terminal condition waivers may not be available in all states. Annuities are not guaranteed by any bank or credit union and is not insured by the FDIC or any other governmental agency. The purchase of an annuity is not a provision or condition of any bank or credit union activity. Some annuities may go down in value. The guarantees of the annuity are based on the financial strength and claims-paying ability of Standard Insurance Company. An annuity should not be purchased as a short-term investment.