A Year in Review: Real Rates, Real Returns

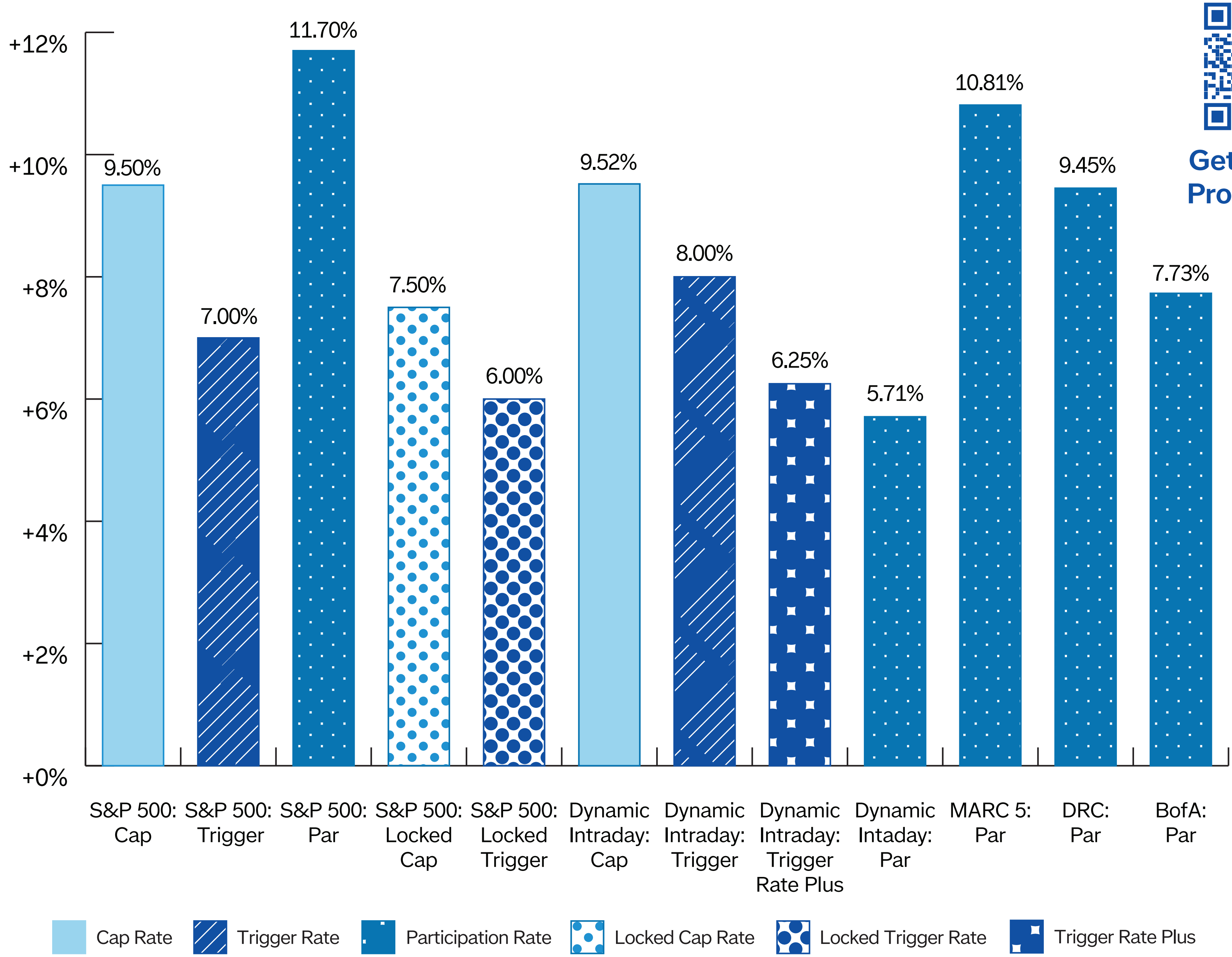
See how the indices within the Enhanced Choice Index Plus 5 performed throughout the past year.

Enhanced Choice Index Plus 5 Index Account Returns 7/15/2025 – 7/15/2026

Index	Crediting Strategy	Rate Guarantee	Index Return[1]	Crediting Rate[2]	Return With Rate[3]
S&P 500	One-Year Point-to-Point Cap Rate	1 Year	21.28%	**9.50%**	**9.50%**
	One-Year Point-to-Point Trigger Rate	1 Year		**7.00%**	**7.00%**
	One-Year Point-to-Point Participation Rate	1 Year		**55%**	**11.70%**
	One-Year Point-to-Point Locked Cap Rate[4]	5 Years		**7.50%**	**7.50%**
	One-Year Point-to-Point Locked Trigger Rate[4]	5 Years		**6.00%**	**6.00%**
S&P 500 Dynamic Intraday TCA Index	One-Year Point-to-Point Cap Rate	5 Years	9.52%	**11.00%**	**9.52%**
	One-Year Point-to-Point Trigger Rate	5 Years		**8.00%**	**8.00%**
	One-Year Point-to-Point Trigger Rate Plus with 2.00% Guaranteed Earnings Rate	5 Years		**6.25%**	**6.25%**
	One-Year Point-to-Point Participation Rate	5 Years		**60%**	**5.71%**
S&P MARC 5% ER Index	One-Year Point-to-Point Participation Rate	5 Years	**5.69%**	**190%**	**10.81%**
S&P 500 Daily Risk Control 5% ER Index	One-Year Point-to-Point Participation Rate	5 Years	**4.97%**	**190%**	**9.45%**
BofA Global MegaTrends Index	One-Year Point-to-Point Participation Rate	5 Years	**5.73%**	**135%**	**7.73%**

1 Source: Bloomberg.
2 Crediting rate in effect at the beginning of the period shown.
3 Represents the return after applying the crediting rate to the index performance for the period shown.
4 Locked Strategies available only at purchase. Reallocation of locked funds will be available after the Guarantee Period.

Enhanced Choice Index Plus 5 Returns 7/15/2025 – 7/15/2026



Get Rates & Product Info

For producers only. Not for use with consumers.

Enhanced Choice Index Plus 5 Returns Throughout the Year

Cap Rate / Return With Cap Rate

Index	May 2026	June 2026	July 2026
S&P 500	9.50% / **9.50%**	9.50% / **9.50%**	9.50% / **9.50%**
S&P 500 Dynamic Intraday TCA Index	11.00% / **11.00%**	11.00% / **11.00%**	11.00% / **9.52%**

Locked Cap Rate / Return With Locked Cap Rate

Index	May 2026	June 2026	July 2026
S&P 500	7.50% / **7.50%**	7.50% / **7.50%**	7.50% / **7.50%**

Trigger Rate / Return With Trigger Rate

Index	May 2026	June 2026	July 2026
S&P 500	7.00% / **7.00%**	7.00% / **7.00%**	7.00% / **7.00%**
S&P 500 Dynamic Intraday TCA Index	8.00% / **8.00%**	8.00% / **8.00%**	8.00% / **8.00%**

Locked Trigger Rate / Return With Locked Trigger Rate

Index	May 2026	June 2026	July 2026
S&P 500	6.00% / **6.00%**	6.00% / **6.00%**	6.00% / **6.00%**

Enhanced Choice Index Plus 5 Returns Throughout the Year

Trigger Rate Plus / Return With Trigger Rate Plus

Index	May 2026	June 2026	July 2026
S&P 500 Dynamic Intraday TCA Index	6.25% / **6.25%**	6.25% / **6.25%**	6.25% / **6.25%**

Participation Rate / Return With Participation Rate

Index	May 2026	June 2026	July 2026
S&P 500	55% / **13.86%**	55% / **14.51%**	55% / **11.70%**
S&P 500 Dynamic Intraday TCA Index	60% / **9.90%**	60% / **9.78%**	60% / **5.71%**
S&P MARC 5% ER Index	190% / **13.87%**	190% / **11.87%**	190% / **10.81%**
S&P 500 Daily Risk Control 5% ER Index	190% / **10.42%**	190% / **11.20%**	190% / **9.45%**
BofA Global MegaTrends Index	135% / **10.92%**	135% / **10.75%**	135% / **7.73%**

Actual results and crediting rates may vary. Past performance is not indicative of future results. Indices are not available for direct investment. The Standard reserves the right to adjust rates after the guarantee period.

The Enhanced Choice Index Plus is a product of Standard Insurance Company. Product availability and features may vary by state and distributor. Surrender charges may apply to withdrawals during the surrender period. A 10% IRS penalty may apply to withdrawals prior to age 59½. Annuities are not guaranteed by any bank or credit union and are 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 an 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.

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:

- **Annuities built for you:** Your future, your way — with annuities that offer growth, protection and guarantees
- **Founded in financial success:** Over 100 years of stability and nearly a century of "A" or higher ratings[5]
- **A culture of caring:** Our people are united by a deep commitment to helping others — starting with you

5 From Standard & Poor's, Moody's and A.M. Best as of February 2026. A.M. Best ratings include The Standard Life Insurance Company of New York and American Heritage Life Insurance Company.