Thrive Plus Fixed Index Annuity

At a Glance Product Guide

Issue Age	Thrive Plus 7: Issues through age 90 Thrive Plus 10: Issues through age 80 Thrive Plus 10 Bonus: Issues through age 80
Premium	$50,000 – $1,000,000 | Single-Premium Deferred Index Annuity We may accept higher amounts with preapproval from The Standard before you submit an application. Once we receive all of the funds, we'll allocate the premium to the accounts on the contract effective date.[1]
Premium Bands	Low band: $50,000 – $249,999 High band: $250,000+
Optional Premium Bonus[2]	Boost your earnings with a 12% up-front premium bonus on Thrive Plus 10 Bonus.

Contract Year	1	2	3	4	5	6	7	8	9	10	11
Vesting Schedule	0%	5%	10%	15%	20%	25%	30%	35%	40%	45%	100%

Index Interest Accounts

S&P 500®

- **1-year point-to-point Cap Rate**
  You earn interest based on the growth of the index up to the cap rate.
- **1-year point-to-point Locked Cap Rate**
  This is only available at purchase. The cap rate is locked in when the contract starts and won't change during the first seven contract years. Transfers in or out of this account are restricted during this time.
- **1-year point-to-point Trigger Rate**
  You earn a set amount of interest if the index performance is zero or positive.
- **1-year point-to-point Participation Rate**
  You earn interest based on a percentage of growth of the index.

S&P 500 Dynamic Intraday TCA Index

- **1-year point-to-point Cap Rate**
  You earn interest based on the growth of the index up to the cap rate.
- **1-year point-to-point Trigger Rate Plus**
  (Available on Thrive Plus 7 and Thrive Plus 10)
  You earn set amount of interest if the index performance is zero or positive — plus a 2.00% guaranteed earnings rate if the index performance is negative.

Barclays Fortune 500 ER Dividends Index

- **1-year point-to-point Participation Rate**
  You earn interest based on a percentage of growth of the index.

1 All expected premium must be noted on the application and contract will not issue until all funds are received. The contract effective date is the day we receive all of the expected premium.
2 The Thrive Plus 10 Bonus may feature lower crediting rates for the interest crediting strategies offered.

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

Rate Guarantees

Index/Account Name	Crediting Strategy	Thrive Plus 7	Thrive Plus 10	Thrive Plus 10 Bonus
S&P 500	Cap Rate	1 year	1 year	1 year
	Locked Cap Rate	7 years	7 years	7 years
	Trigger Rate	1 year	1 year	1 year
	Participation Rate	1 year	1 year	1 year
S&P 500 Dynamic Intraday TCA Index	Cap Rate	7 years	10 years	10 years
	Trigger Rate Plus	7 years	10 years	Not available
Barclays Fortune 500 ER Dividends Index	Participation Rate	7 years	10 years	10 years
Fixed Account	Fixed Interest Crediting Rate	1 year	1 year	1 year

Fixed Interest Account

A fixed interest rate that credits daily. We guarantee this interest rate for one year.

Account Allocation

You can adjust your fund allocations annually after the index term ends. For funds in the Locked Cap Rate strategy, you can only make changes at the end of year seven. Any changes will take effect on the first day of the next index term.

Free Withdrawals

These built-in options have no withdrawal charges or a market value adjustment:

- 15% annual withdrawals starting in the first contract year[3]
- IRS required minimum distributions

Withdrawal Charge Period[4]

During these contract years, we apply a charge to withdrawals and surrenders that exceed the free withdrawal amount.

Thrive Plus 7

Contract Year	1	2	3	4	5	6	7
Withdrawal Charge	9.4%	8.5%	7.5%	6.5%	5.5%	4.5%	3.5%

Thrive Plus 10 and Thrive Plus 10 Bonus

Contract Year	1	2	3	4	5	6	7	8	9	10
Withdrawal Charge	9.4%	8.5%	7.5%	6.5%	5.5%	4.5%	3.5%	2.5%	1.5%	0.5%

Market Value Adjustment

We apply a market value adjustment to withdrawals and surrenders that exceed the free withdrawal amount.

3 During the first year, the withdrawal amount is based on a percentage of your initial premium. Starting in the second year, your withdrawal amount is based on a percentage of your annuity fund value from the previous contract anniversary. We require a distribution request for payments. Scheduled withdrawals are not available.

4 This is referred to as the Surrender Charge Period in the contract.

Special Waiver of Charges

We waive withdrawal charges and MVA for:

- Death benefits
- Annuitization
- Terminal conditions[5]
- Nursing home residency[5]
- Inability to perform at least two of the six Activities of Daily Living, or ADL[5]

Guaranteed Minimum Value

On full surrenders, death benefits or annuitization, you'll never receive less than 87.5% of your premium accumulated at a minimum of 1.00% annual interest.

Death Benefit

Beneficiaries receive the greater of the account value or the guaranteed minimum value.

Partial Index Crediting

This is available on death, annuitization, terminal conditions, nursing home or ADL waivers.

Free Look Period

You may cancel within 30 days after you receive your contract. We'll refund your premium, minus any withdrawals taken.[6]

Payout Options

You can convert your deferred annuity into one of these guaranteed income options:

- Life income — with or without guarantee periods
- Joint and survivor income options — with or without guarantee periods
- Guaranteed income payments over a chosen time period

Ownership Types

- Single ownership: Owner and annuitant must be the same person.
- Joint ownership: Joint owners must be spouses and one owner must be the annuitant.
- Non-natural ownership (trusts, corporations, nonprofit organizations, etc.): Annuitant must be a natural person.

Optional Enhanced Death Benefit Rider[7]

Death Benefit

Available only at purchase, the enhanced death benefit rider features two legacy growth strategies that help maximize the amount you pass on to your beneficiaries.

Each strategy operates independently, delivering a balanced combination of guaranteed accumulation and interest-driven performance that shields your death benefit from being impacted by charges. Together, they create multiple paths for growth to help build and protect your legacy.

The death benefit base is the amount available for your beneficiaries and starts as your total premium amount. On each anniversary, it increases to the higher of:

- **Guaranteed Enhancement Value:** This grows by 6% compounded annually.
- **Performance Protection Value:**[8] This grows annually by the same amount of interest credited to the annuity.

We'll include any interest earned during a partial year up to the date of death, ensuring beneficiaries receive the full policy growth.

5 Applies after the first contract year. Additional limitations, state variations and exclusions may apply.
6 We will recapture the full Premium Bonus amount if you cancel your contract during the Free Look Period.
7 May not be available in all states or through all distributors.
8 This is referred to as the Performance Enhancement Value in the contract.

Death Benefit Growth Period[9]

The death benefit can grow for at least seven years or until the contract anniversary after your 85th birthday — whichever comes later.

Death Benefit Maximum

The death benefit can grow to a maximum of:

- 125% of your surrender value excluding any market value adjustments.
- Your original premium accumulated at a 10% annual effective rate, but not more than 250% of the premium you paid, minus any withdrawals and surrender charges.

Withdrawals

For qualified contracts:

- Withdrawals up to the RMD amount will reduce the death benefit values dollar-for-dollar by the same amount of the withdrawal.
- All other withdrawals will reduce the death benefit values by the same percentage that they reduce your account value.

For non-qualified contracts:

- Withdrawals will decrease the death benefit values by the same percentage that they decrease your account value.[10]

Rider Charge

We calculate the rider charge each year on your contract anniversary as a percentage of the benefit base:[11]

- 0.80% for ages 80 and younger at issue

Payout Options

The death benefit payout options include:

- Lump sum
- Life income — with or without guarantee periods
- Joint and survivor income options — with or without guarantee periods
- Guaranteed income payments over a chosen time period

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9 Death benefit growth period is referred to as last increase date in the contract.
10 Death benefit values includes the Death Benefit Base, Guaranteed Enhancement Value, Performance Protection Value, and the Death Benefit Maximum.
11 The rider charge is deducted from the account value on each contract anniversary. It will be deducted proportionately from each index interest account and fixed interest account based on the percentage weight to the total account value.

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- **Founded in financial success:** Over 100 years of stability and nearly a century of "A" or higher ratings[12]
- **A culture of caring:** Our people are united by a deep commitment to helping others — starting with you

12 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.

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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. Guarantees are subject to the financial strength and claims paying ability of Standard Insurance Company. An annuity should not be purchased as a short-term investment.