



Thrive Plus Fixed Index Annuity



Product Highlights

Thrive Plus empowers you to build long-term financial confidence with a blend of growth potential and downside protection. This single-premium deferred fixed index annuity offers tax-deferred growth, flexible crediting options and the ability to add features like an optional premium bonus as well as an optional enhanced death benefit rider. These features can help you grow your savings today while strengthening the legacy you leave tomorrow.

- Issue Age
 - Thrive Plus 7: Issues through age 90
 - Thrive Plus 10: Issues through age 80
 - Thrive Plus 10 Bonus: Issues through age 80
- \$50,000 to \$1,000,000 Initial Premium¹
- 15% Annual Withdrawals²
- Optional Premium Bonus³
- Optional Enhanced Death Benefit Rider⁴
- 7- or 10-Year Withdrawal Charge Period
- Index Choices
 - S&P 500[®]
 - S&P 500 Dynamic Intraday TCA Index
 - Barclays Fortune 500 ER Dividends Index
- Crediting Strategies
 - Cap Rate
 - Locked Cap Rate
 - Trigger Rate
 - Trigger Rate Plus
 - Participation Rate
- Market Value Adjustment

1 We may accept higher amounts with preapproval from The Standard before you submit an application. All expected premiums must be noted on the application. Once we receive all the funds, we will allocate the premium to the accounts on the contract effective date, which is the day we receive all the expected premiums.

2 During the first contract year, the withdrawal amount is based on a percentage of your initial premium. Starting in the second contract 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.

3 The Thrive Plus 10 Bonus may feature lower crediting rates for the interest crediting strategies offered.

4 May not be available in all states or through all distributors.

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

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 ratings⁵
- **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.

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The Thrive Plus is a product of Standard Insurance Company. Product availability and features may vary by state and distributor. Contract: ICC17-SPDA-IA(01/17) and any state variations. Riders: ICC24 R-VPB, ICC24 R-PTP-GPR, ICC24 R-PTP-TIR, ICC24 R-PTP-TGIR, ICC17-R-PTP, ICC23-R-GMDB-IA, ICC17-RGMAB-IA, ICC25-R-ADL-IA, ICC17-R- MVA-IA, ICC17-R-TCB-IA, ICC17-R-NHB-IA, ICC17-R-ANN-IA, ICC17-R-DB-IA, ICC17-RANNDW, ICC17-R-POF-IA, ICC20-R-IRA, ICC20-R-Roth IRA, ICC20-R-QPP and any state variations.

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.