



# Sales Guide

Thrive Plus FIA

With Optional Enhanced  
Death Benefit Rider

For producers only.  
Not for use with consumers.



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

# Thrive Plus Fixed Index Annuity

## Plan Today. Thrive Tomorrow.

Help grow your clients' retirement savings with confidence. Thrive Plus is a single-premium deferred fixed index annuity designed to protect clients' money while helping it grow.

Clients can benefit from tax-deferred growth, market-linked earnings potential and built-in downside protection — all working together to help create a stronger financial future. Choose from multiple indices and flexible crediting strategies, including guaranteed rate options that offer steady, predictable growth.

Clients can choose to boost their policy from day one with an optional premium bonus and enhance their legacy planning with the optional enhanced death benefit rider.<sup>1</sup> This rider features two legacy growth strategies that help maximize the amount to pass on to beneficiaries.

With customizable options, you can help your clients tailor this annuity to support both their financial goals today and legacy goals for tomorrow.

## What Is a Fixed Index Annuity?

A fixed index annuity, or FIA, earns interest based on market performance of an index. Tracking the performance of one or more market indices gives funds the opportunity to experience market gains. At the same time, they provide protection from market downturns. FIAs offer:



### Growth

Funds earn interest based on positive index performance.



### Protection

Funds won't participate in any losses if the index goes down.



### Guarantees

Guaranteed rate options offer reliable growth in any market.

**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-R-GMAB-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-R-ANNDW, ICC17-R-POF-IA, ICC20-R-IRA, ICC20-R-Roth IRA, ICC20-R-QPP and any state variations.

This document is incomplete without all accompanying pages, including any disclaimers.

<sup>1</sup> The Thrive Plus 10 Bonus may feature lower crediting rates for the interest crediting strategies offered.

## Help Grow and Protect Your Client's Legacy

Clients age 80 or younger can add an enhanced death benefit rider when they purchase the Thrive Plus FIA. For a charge, this optional rider may provide beneficiaries a greater death benefit than the base annuity alone, helping to grow and protect the legacy they intend to leave.

The rider works to strengthen your client's legacy in any market environment. It provides steady, dependable growth no matter how markets perform and shields the death benefit from being impacted by charges. Clients can benefit from:

- Guaranteed growth that compounds to deliver steady, reliable accumulation even when markets underperform.
- Interest-driven performance that captures growth during positive market cycles.
- Enhanced value over time by helping reduce the impact of rider charges on the total death benefit.

Together, these features help build a legacy designed to grow stronger year after year. **Review the enhanced death benefit brochure for the rider charge and additional information.**

## Thrive Plus Key Features



### Issue Age

- **Thrive Plus 7:** Issues through age 90
- **Thrive Plus 10:** Issues through age 80
- **Thrive Plus 10 Bonus:** Issues through age 80

### Annuity Date

The contract anniversary following the oldest annuitant's 115th birthday.

### Premium

The minimum premium is \$50,000 and maximum premium is \$1,000,000. We may accept higher amounts with preapproval from The Standard before you submit an application.

You must note all expected premiums on the application. The day we receive all funds becomes the contract effective date and we will allocate the premium to the accounts on that date.

### Interest Rate Premium Bands

- **Low band:** \$50,000 – \$249,999
- **High band:** \$250,000+

## Optional Premium Bonus<sup>2</sup>

### A 12% Boost Helps Clients Thrive in Retirement

Saving for retirement is an opportunity to build your client a confident future — kick it off with a boost that can help position them for success. The Thrive Plus 10 Bonus delivers a 12% bonus on all premiums. That means a higher account value starting from day one.

#### How It Works

The bonus amount is calculated by multiplying the premium amount by the premium bonus percentage.

For example, if your clients purchase a \$200,000 Thrive Plus 10 Bonus, the 12% bonus boosts the account to \$224,000, giving a head start on growth. That \$224,000 earns interest based on the performance of the selected crediting strategies with no risk of loss due to market downturns.

The bonus has a 10-year vesting schedule. This means that 5% of the bonus amount will become vested on each contract year. At the beginning of the 11th contract year, it becomes fully vested.

If clients withdraw more than the free withdrawal amount allowed by the contract, we'll recapture an unvested portion of the premium bonus. In part, recapturing the unvested portion of the bonus allows us to offer higher crediting rates than would otherwise be possible.

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%

## Interest Crediting Strategies

Thrive Plus offers Index Interest crediting and Fixed Interest crediting. Flexible crediting options give you the opportunity to customize the annuity to fit your client's retirement strategy.

### Index Term and Crediting

Each index term lasts one year. We credit interest at the end of each term, based on how much the index has grown during that time. Once credited, the earnings are locked into the account value. Funds in the index accounts won't decrease if the market goes down.

<sup>2</sup> The Thrive Plus 10 Bonus may feature lower crediting rates for the interest crediting strategies offered.



## Index Choices

### S&P 500®

The S&P 500 tracks the performance of the 500 leading companies in the U.S. It's one of the most commonly followed indices and widely regarded as the best single gauge of large-cap U.S. equities. Ticker: SPX

Crediting strategies available:

- One-year point-to-point Cap Rate
- One-year point-to-point Locked Cap Rate
- One-year point-to-point Trigger Rate
- One-year point-to-point Participation Rate

### S&P 500 Dynamic Intraday TCA Index

The S&P 500 Dynamic Intraday TCA Index is designed to measure exposure to the S&P 500 while applying a trend-following mechanism and intraday volatility control. The Index employs 13 observation windows throughout the trading day to adapt to changing market conditions as it seeks a more stable volatility experience compared to traditional risk control indices. Trend signals guide rebalancing to help the index respond to market movements while seeking to maintain its 15% volatility target. Ticker: SPFDYNI

Crediting strategies available:

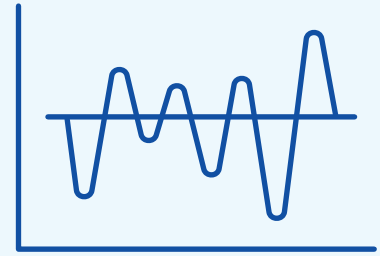
- One-year point-to-point Cap Rate
- One-year point-to-point Trigger Rate Plus

### Barclays Fortune 500 ER Dividends Index

The Fortune 500 ER Dividends Index consists of a single building block, the Barclays Fortune 500 Total Return Index, which is comprised of the stocks of companies in the Fortune 500® list, representing the largest companies in the U.S. by revenue. It aims to provide stabilized exposure to U.S. large-cap stocks selected annually for the Fortune 500 list while targeting 12% volatility. Ticker: BXIID500

Crediting strategies available:

- One-year point-to-point Participation Rate



## Volatility Controlled Indices

Many FIAs use indices that manage volatility, as they help to minimize the impact of unpredictable market fluctuations.

Volatility refers to how much an index value goes up and down and how uncertain those changes may be.

Managed-volatility indices use strategies to control these ups and downs, helping to manage risk and return.

Often, there is a target volatility percentage within the index.

These index choices are volatility controlled:

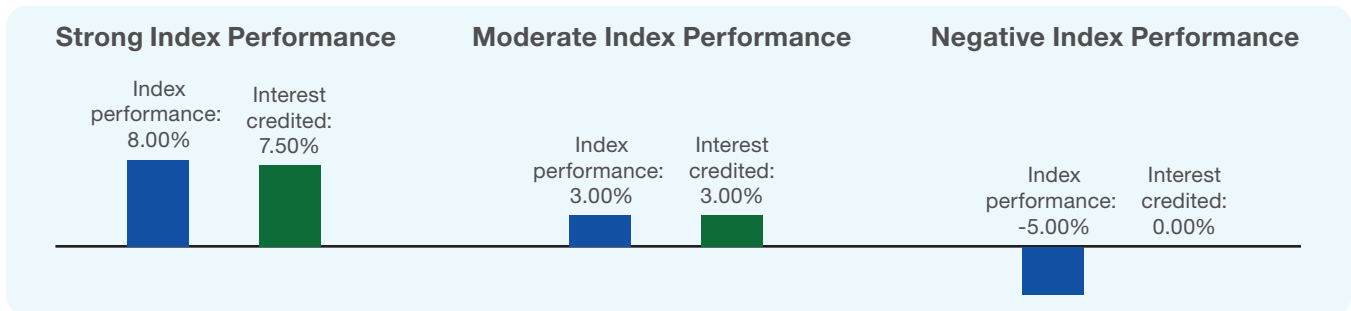
- **S&P 500 Dynamic Intraday TCA Index:**  
15% volatility target
- **Barclays Fortune 500 ER Dividends Index:**  
12% volatility target

## Crediting Strategies

Funds in the index interest accounts earn interest based on how well the index performs. This means that money can grow when the market goes up, but it's also protected when the market goes down. Clients can have funds in one or multiple options. Not all strategies are offered with all indices.

### Cap Rate

Clients earn interest based on the growth of the index up to the cap rate. Funds won't participate in any losses if the index goes down. For example, if the cap rate is **7.50%**:

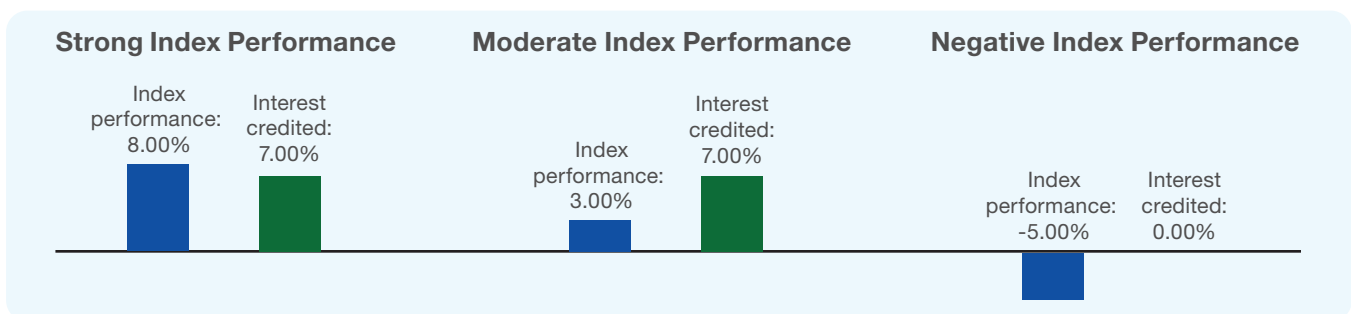


### Locked Cap Rate

The cap rate is locked in when the contract starts and won't change for the first seven contract years, called the Guarantee Period. This strategy is only available at purchase. Clients cannot reallocate locked funds until the Guarantee Period is over.

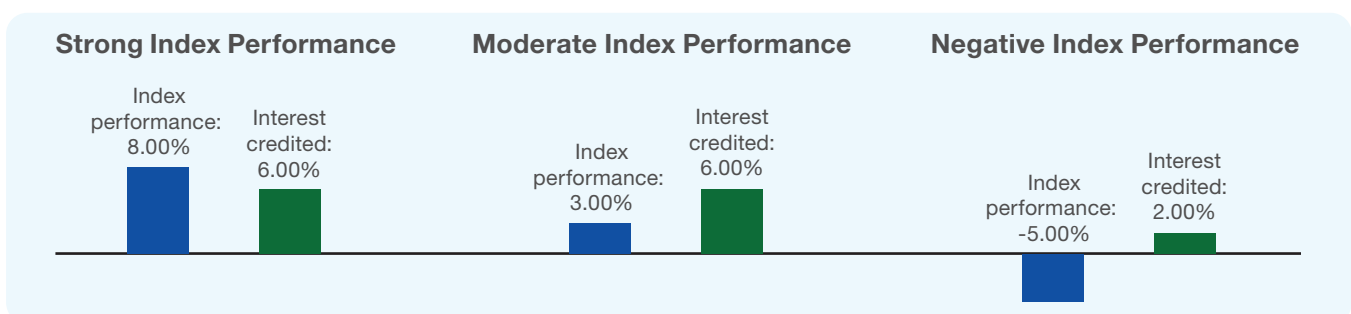
### Trigger Rate

Clients earn a set amount of interest if the index performance is zero or positive. Funds won't participate in any losses if the index goes down. For example, if the trigger rate is **7.00%**:



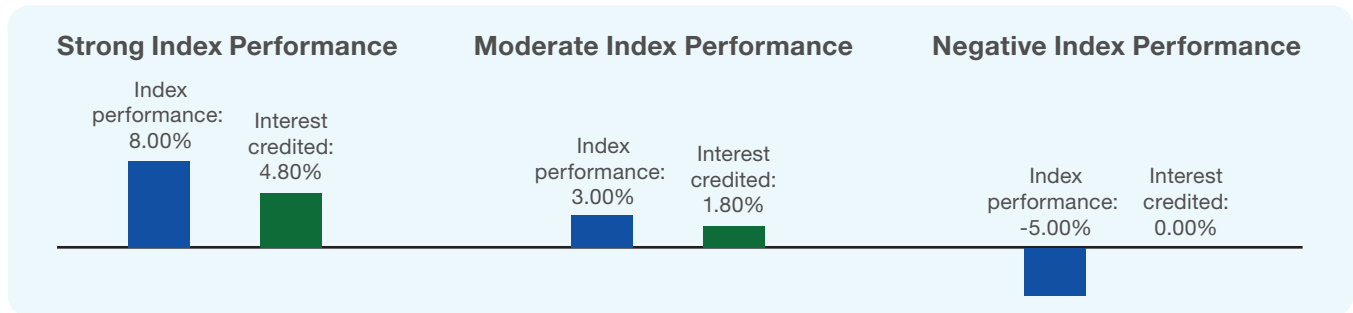
### Trigger Rate Plus

Clients earn a trigger rate if the index performance is zero or positive — plus a guaranteed earnings rate if the index performance is negative. For example, if the trigger rate is **6.00%** and guaranteed rate is **2.00%**:



## Participation Rate

Clients earn interest based on a percentage of how much the index grows each year. That percentage is the annual participation rate. The participation rate is multiplied by the percentage growth in the index at the end of the term. Funds won't participate in any losses if the index goes down. For example, if the participation rate is **60%**:



## Fixed Interest Crediting

Funds in this account receive a fixed interest rate that credits daily. We guarantee this interest rate for one year. Once credited, earnings are locked into the account value. This interest crediting option provides predictable growth.

## 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



## Account Allocation

Clients can adjust their fund allocations annually after the index term ends. For funds in a Locked Cap Rate strategy, clients can only make changes at the end of the seven-year Guarantee Period. 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. The minimum withdrawal amount is \$500, except for IRS required minimum distributions. Clients must maintain an annuity balance of at least \$2,000.

- 15% annual withdrawals starting in the first contract year<sup>3</sup>
- IRS required minimum distributions for tax-qualified plans
  - If your clients are required to take an RMD, and that RMD is more than the 15% free withdrawal, they may take the entire RMD without a surrender charge or MVA.

## Withdrawal Charge Period<sup>4</sup>

Deferred annuities are designed to be long-term retirement savings. During these contract years, we apply a charge to withdrawals and surrenders that exceed the free withdrawal amount. This is calculated as a percentage of the 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%

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

<sup>4</sup> This is referred to as the Surrender Charge Period in the contract.

## Market Value Adjustment

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

It helps protect the insurance company against losses due to early withdrawals from the annuity, and generally allows us to offer a more competitive rate. If clients don't plan to take extra withdrawals or surrenders, the MVA can help them get a more competitive rate.

### Example of a Market Value Adjustment on Surrender Values

The MVA adjustment changes the amount clients get if they take withdrawals or surrender before the end of the Withdrawal Charge Period. It reflects the changes in market interest rates since the annuity was purchased.

- If interest rates have gone up, the MVA will usually lower the surrender value.
- If interest rates have gone down, the MVA will usually raise the surrender value.

There is a cap on the amount of increase or decrease in surrender value, which equals the value of the annuity fund minus surrender charges less the Minimum Fund Value.

### Example of a Market Value Adjustment on Surrender Values

Scenario	Annuity Fund Value at Surrender	Amount of Surrender Charge	Surrender Value Before MVA	Change in MVA Index at Surrender	MVA Cap / Floor	MVA Adjustment	Surrender Value After MVA
#1	\$119,438	\$8,062	\$111,376	+1.00%	-\$18,383	-\$3,847	\$107,530
#2	\$119,438	\$8,062	\$111,376	-1.00%	\$18,383	\$4,041	\$115,417

This table shows the effect of the MVA on the surrender value if the change in the MVA Index<sup>5</sup> is positive or negative after the effective date of the annuity contract. It assumes a full surrender at the end of the third contract year.

## Guaranteed Minimum Value

During the entire contract, the annuity's minimum values are guaranteed. We use a formula to ensure the surrender value meets or exceeds these minimum values, even with market value adjustments and surrender charges. Clients are always guaranteed that their annuity value meets or exceeds the required minimum values.

## Partial Index Crediting

Partial index crediting may be applied to death benefits, annuitization, terminal conditions, nursing home residency or ADL waivers. This happens if clients withdraw funds before the 12-month index term ends and the index has grown.

<sup>5</sup> The MVA Index is the "USD US Industrial A+ A A- Bloomberg Valuation Yield Curve" developed by Bloomberg L.P. The product is not sponsored, endorsed, sold or promoted by Bloomberg L.P. and Bloomberg L.P. makes no representation regarding the advisability of purchasing the product.



## Special Waiver of Charges<sup>6</sup>

Sometimes clients might need to access funds during the Withdrawal Charge Period. In certain situations, they can do this without charges or a market value adjustment. However, if clients withdraw funds before age 59½, they might face a 10% early-withdrawal IRS penalty. Please talk to a tax professional.

### Death Benefits

All death benefit payments are available without withdrawal charges or MVA.

### Annuitization

Annuitization means turning your client's savings into a guaranteed income stream. Clients can convert their deferred annuity to a payment stream with The Standard anytime. They can choose either lifetime income or payments for at least five years.

### Terminal Conditions

If your client is diagnosed with a terminal condition with a life expectancy of 17 months or less after the first contract year, they can withdraw funds without withdrawal charges or MVA.

### Nursing Home Residency

If your client become a resident in a nursing home for 30 or more consecutive days after the first contract year, they can withdraw funds without withdrawal charges or MVA.

### Inability to Perform Activities of Daily Living, or ADL

If your client become unable to perform at least two of the six standard ADLs, they can withdraw funds after the first contract year without withdrawal charges or MVA. ADLs refer to six basic tasks essential for self-care and independent living: Bathing, Dressing, Eating, Transferring, Toileting or Continence.

<sup>6</sup> Additional limitations, state variations and exclusions may apply.

# More Selling Points

## Rate Lock

We'll lock a fixed interest crediting rate, cap rate, participation rate or trigger rate for a set time period from the date we receive the original application, according to the timeline below. We don't provide a rate lock for minimum guaranteed rates.

If we receive the expected premium within that period, your client receives the locked-in rate or the rate on the date we receive the premium — whichever is higher.

- **If rates are increasing:** Premium must arrive **on or after** the date of the rate increase.
- **If rates are decreasing:** Sign and date the application and all required supplemental forms **before** the date of the rate decrease. We must receive all documents in our home office within four business days of the rate change, including the date of the rate change.

## Purchase Options

**Non-qualified contracts funded with after-tax dollars:** Clients can use 1035 exchanges, transfers or lump-sum payments to buy a non-qualified annuity.

**Qualified contracts funded with pre-tax dollars:** Clients can use rollovers, transfers or lump-sum payments from qualified plans like an Individual Retirement Account or 401(k) to buy a qualified Individual Retirement Annuity.

## Ownership Options

**Ownership types:** Single, joint owners and certain non-natural owners (Trusts, Corporations, Nonprofit organizations, etc.) are allowed.

**Annuitants:** Single or joint annuitants are allowed.

## Spousal Continuation

If the spouse is the joint owner or sole primary beneficiary, they may elect to continue the contract as sole owner.

## Free Look Period

Clients may cancel and return their contract within 30 days after it is delivered. We will refund their premium, minus any withdrawals taken.

## Advantages of Tax Deferral

Taxes are due only when clients withdraw funds or schedule distributions from the annuity. Most people do this during retirement when they are likely in a lower tax bracket. This way, interest accumulates on the principal, earnings, and money that would have been paid in taxes. The taxes paid may be at a lower rate. Please talk to a tax professional for advice.

# Payout Options

Deferred annuities may be paid as a lump sum or converted into one of these income options:

- Life income
- Life income with certain period
- Joint and survivor life income
- Joint and survivor life income with certain period
- Joint and contingent survivor life income
- Certain period

Other options may be available

## Suitability Analysis During the Sales Process

The NAIC's Suitability in Annuity Transactions Model Regulation was amended in 2020 and now incorporates a best interest standard of care for annuities. The Regulation applies to any sale or recommendation of an annuity.

### Best Interest Obligation

A producer, when making a recommendation of an annuity, shall act in the best interest of the consumer under circumstances known at the time the recommendation is made, without placing the producer's or insurer's financial interest ahead of the consumer's interest. A producer has acted in the best interest of the consumer if they have satisfied the following obligations regarding **care, disclosure, conflict of interest and documentation**.

To satisfy the four obligations, when making a recommendation, producers must:

- Know consumer's financial situation, insurance needs and financial objectives
- Understand the available recommendation options
- Have a reasonable basis to believe the recommended option effectively addresses the consumer's financial situation, insurance needs and financial objectives
- Communicate the basis of the recommendation to the consumer
- Disclose their role in the transaction, their compensation, and any material conflicts of interest
- Document, in writing, any recommendation and the justification for such recommendation

The **care obligation** is having a reasonable basis to believe a recommendation for an annuity will address a consumer's finances, insurance needs and financial objectives, over the life of the product, using the information provided on a consumer's profile information form.

## Consumer Profile Information

1. Age
2. Annual income
3. Financial situation and needs, including debts and other obligations
4. Financial experience
5. Insurance needs
6. Financial objectives
7. Intended use of the annuity
8. Financial time horizon
9. Existing assets or financial products, including investment, annuity and insurance holdings
10. Liquidity needs
11. Liquid net worth
12. Risk tolerance, including but not limited to, willingness to accept non-guaranteed elements in the annuity
13. Financial resources used to fund the annuity
14. Tax status

The consumer profile information, characteristics of the insurer, and product costs, rates, benefits and features are those factors generally relevant in making a determination whether an annuity effectively addresses the consumer's financial situation, insurance need and financial objectives, but the level of importance of each factor under the care obligation may vary depending on the facts and circumstances of a particular case. However, each factor may not be considered in isolation.

In the case of an **exchange or a replacement** of an annuity the producer shall consider the whole transaction, taking into consideration whether:

- The consumer will incur a surrender charge, be subject to the commencement of a new surrender period, lose existing benefits, or be subject to increased fees or charges for riders and similar product enhancements
- The replacing product would substantially benefit the consumer in comparison to the replaced product over the life of the product
- The consumer has had another annuity exchange or replacement within the preceding 60 months

The **disclosure obligation** is disclosing to a consumer the terms of their relationship and the role of the producer in the transaction, an affirmative statement on whether the producer is licensed to sell the particular product, the number of insurers they are authorized, contracted (or appointed), or otherwise able to sell insurance products from, describing the sources of their cash and non-cash compensation, including whether commission as part of premium or other remuneration received from the insurer, intermediary or other producer or by a fee as a result of a contract for advice or consulting services and a consumer's right to request additional information regarding cash compensation.

A consumer's right to request additional information regarding cash compensation. Upon request of the consumer the producer shall disclose a reasonable estimate of the amount of cash compensation to be received by the producer, which may be stated as a range of amounts or percentages and whether the cash compensation is a one-time or multiple occurrence amount and if a multiple occurrence amount, the frequency and amount of the occurrence, which may be stated as a range of amounts or percentages.

Prior to or at the time of the recommendation or sale of an annuity, the producer shall have a reasonable basis to believe the consumer has been informed of various features of the annuity, such as the potential surrender period and surrender charge, potential tax penalty if the consumer sells, exchanges, surrenders or annuitizes the annuity, mortality and expense fees, investment advisory fees, any annual fees, potential charges for and features of riders or other options of the annuity, limitations on interest returns, potential changes in non-guaranteed elements of the annuity, insurance and investment components and market risk.

The **conflict-of-interest obligation** is to identify and avoid, or reasonably manage and disclose "material conflicts of interest", meaning financial interest, to the consumer.

The **documentation obligation** is to record the basis for any recommendation in writing and to request a signed statement from a consumer who refuses to provide their financial information, insurance needs or investment objectives on a consumer profile information form.

## Application of the Best Interest Obligation

Any requirement applicable to a producer shall apply to every producer who has exercised material control or influence in the making of a recommendation and has received direct compensation as a result of the recommendation and sale, regardless of whether the producer has had any direct contact with the consumer.

**An insurer shall establish and maintain reasonable procedures to identify and eliminate any sales contests, sales quotas, bonuses and non-cash compensation based on the sales of specific annuity products within a limited period of time.**

## Producer Training

A producer shall not solicit the sale of an annuity product unless the producer has adequate knowledge of the product to recommend the annuity and the producer is in compliance with the insurer's standards for product training. An insurer shall make reasonable procedures to inform its producers of the requirements of the Model and incorporate the requirements into producer training.

## Continuing Education (CE) Training<sup>7</sup>

A producer who engages in the sale of annuity products shall complete a one-time four (4) credit training course approved by the department of insurance and provided by the department of insurance-approved education provider. A producer who has completed an annuity-training course approved by the department of insurance prior to the effective date, shall, within six (6) months after the effective date, complete either:

1. A four (4) credit training course approved by the department of insurance after the effective date
2. An additional one-time one (1) credit training course approved by the department of insurance and provided by the department of insurance-approved education provider on appropriate sales practices, replacement and disclosure requirements under this amended regulation

# Compensation

## Commission Amounts

Consult your Annuity Producer Product and Compensation Schedule for details.

## Commission Chargeback

Surrenders:

- 100% of the commission will be recaptured on contracts surrendered in the first six contract months.
- 50% of commission will be recaptured on contracts surrendered in the seventh to 12th contract months.

Death:

- 100% of the commission earned will be recaptured on death in the first six contract months.
- 50% of the commission earned will be recaptured on death in the seventh to 12th contract months.

<sup>7</sup> Applies to most states, but some may have different requirements.

# Sales Support

## Support During the Sales Process

Please contact your NMO or The Standard Annuity Sales Team at [800.378.4578](tel:800.378.4578) or [annsales@standard.com](mailto:annsales@standard.com).

## Forms and Marketing Materials

All forms and marketing materials may be found online at: [standard.com/annuities](https://standard.com/annuities).

## Annuity Resource Hub

A quick guide to navigate our website where you can access many of our resources 24/7 without having to log in:

- Find product info and rates
- Run your own illustrations
- Access sales ideas and marketing toolkits

Visit: [standard.com/annuities/eforms/24104.pdf](https://standard.com/annuities/eforms/24104.pdf).

## Fixed Index Annuities Resource Toolkit

Learn about the features and advantages of fixed index annuities to better understand and position them to your clients. Download our sales ideas and resources to help get meaningful conversations started.

Visit: [standard.com/fia-resource-toolkit](https://standard.com/fia-resource-toolkit).

## Online Annuity Portal

Producers can access the secure Annuity Producer Portal with access to clients' account information including:

- Access to in-force and pending policies
- Dynamic reporting
- Download important documents
- Views into what your clients can see

The Producer Portal empowers producers to manage their book of business and pending business with reporting tools. Learn more at: [standard.com/producer-portal-guide](https://standard.com/producer-portal-guide).

Clients can access their secure Annuity Portal to view statements, tax documents, account values, allocations and more. Self-registration directions and a demonstration video are available at:

[standard.com/portal-guide](https://standard.com/portal-guide).



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<sup>®</sup>, S&P 500<sup>®</sup> Dynamic Intraday TCA Index (“the Indices”) are products of S&P Dow Jones Indices LLC or its affiliates (“SPDJI”) and have been licensed for use by Standard Insurance Company (“The Standard”). S&P<sup>®</sup>, S&P 500<sup>®</sup>, US 500, The 500, iBoxx<sup>®</sup>, iTraxx<sup>®</sup> and CDX<sup>®</sup> are trademarks of S&P Global, Inc. or its affiliates (“S&P”); Dow Jones<sup>®</sup> is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”). It is not possible to invest directly in an index. The Standard’s annuity products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, any of their respective affiliates (collectively, “S&P Dow Jones Indices”). S&P Dow Jones Indices does not make any representation or warranty, express or implied, to the owners of The Standard’s annuity products or any member of the public regarding the advisability of investing in securities generally or in The Standard’s annuity products particularly or the ability of the Indices to track general market performance. Past performance of an index is not an indication or guarantee of future results. S&P Dow Jones Indices’ only relationship to The Standard with respect to the Indices is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its licensors. The Indices are determined, composed and calculated by S&P Dow Jones Indices without regard to The Standard’s annuity products. S&P Dow Jones Indices have no obligation to take the needs of The Standard or the owners of The Standard’s annuity products into consideration in determining, composing or calculating the Indices. S&P Dow Jones Indices have no obligation or liability in connection with the administration, marketing or trading of The Standard’s annuity products. There is no assurance that investment products based on the Indices will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment adviser, commodity trading advisory, commodity pool operator, broker dealer, fiduciary, promoter” (as defined in the Investment Company Act of 1940, as amended), “expert” as enumerated within 15 U.S.C. § 77k(a) or tax advisor. Inclusion of a security, commodity, crypto currency or other asset within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, commodity, crypto currency or other asset, nor is it considered to be investment advice or commodity trading advice.

S&P DOW JONES INDICES DOES NOT GUARANTY THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE INDICES OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY THE STANDARD, OWNERS OF THE STANDARD’S ANNUITY PRODUCTS, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE INDICES OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. S&P DOW JONES INDICES HAS NOT REVIEWED, PREPARED AND/OR CERTIFIED ANY PORTION OF, NOR DOES S&P DOW JONES INDICES HAVE ANY CONTROL OVER, THE LICENSEE PRODUCT REGISTRATION STATEMENT, PROSPECTUS OR OTHER OFFERING MATERIALS. THERE ARE NO THIRD-PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND THE STANDARD, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.

Neither Barclays Bank PLC (“BBPLC”) nor its affiliates (collectively “Barclays”) are the issuer of any fixed index annuities. The Standard (“Standard”), as issuer/producer of certain fixed index annuities (“Annuities”), has licensed the use of the Barclays Fortune 500 ER Dividends Index (“Index”), certain components of which are Barclays owned trademarks. BBPLC, as index sponsor, administers and publishes the Index.

Barclays does not sponsor, endorse, sell or promote Annuities nor has any responsibility, obligation or duty to any Annuities policyholder. Standard may principally execute transaction(s) with Barclays regarding the Index, but policyholders only acquire Annuities from Standard without entering into any relationship with Barclays. Barclays shall not be liable to The Standard, policyholders or any third parties regarding the use or accuracy of the Index or any data included therein.

Fortune and Fortune 500 are registered trademarks of Fortune Media IP Limited (with Fortune Media (USA) Corporation and their other affiliates, collectively “Fortune Group”), used under license in the Index name. Fortune Group (i) are not affiliated with and do not endorse any Barclays or Standard products or services, (ii) are not investment advisors or broker dealers, (iii) do not guarantee the adequacy, accuracy, timeliness and/or completeness of the Index or any data related thereto including any communication (oral, written, electronic, or otherwise) with respect thereto, and (iv) shall not suffer any damages or liability for errors, omissions, or delays therein. Fortune Group makes no warranties, express or implied, and expressly disclaims all warranties of merchantability or fitness for a particular purpose or use or as to results to be obtained from and/or by any party, person and/or entity using the Index or any data related thereto. The foregoing notwithstanding, with or without notice, Fortune Group shall not be liable for any indirect, special, incidental, punitive, or consequential damages whatsoever.

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.