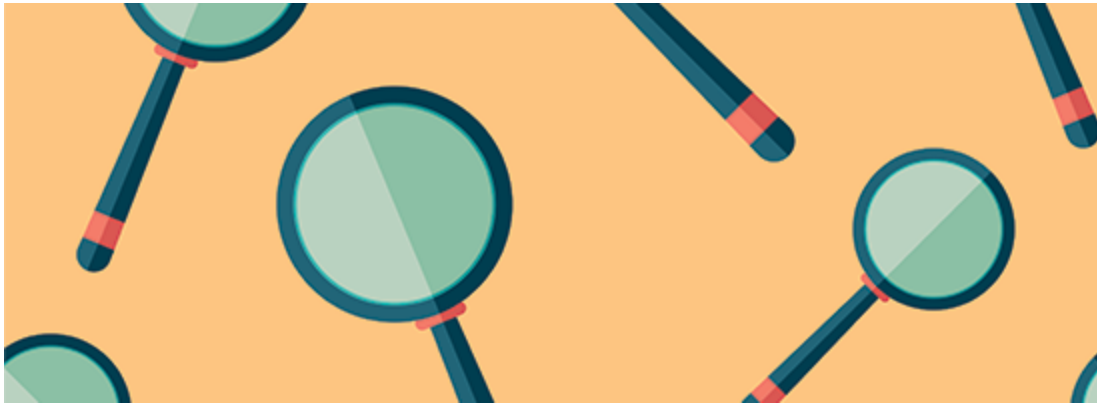




Coming Soon to California: More Guarantees and More Choices on Enhanced Choice Index Plus

Get ready for exciting new features on the Enhanced Choice Index Plus annuity, launching in California on July 20, 2026. Look forward to more rate guarantees, innovative crediting strategies and a new index choice from S&P Dow Jones Indices.

More Rate Guarantees

- 10 allocation options with guaranteed rates for five to ten years, depending on the selected strategy
 - Includes fixed interest crediting, now enhanced with a multi-year rate guarantee

Additional Crediting Strategies

- Trigger Rate
- Trigger Rate Plus
- Locked Cap Rate
- Locked Trigger Rate

New Index Option from S&P Dow Jones Indices

- S&P 500® Dynamic Intraday TCA Index
The Index uses 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.

Please follow these [transition rule requirements](#).

Availability may vary depending on whether your firm requires additional AOE testing. Please consult your back office.

Get Ready to Sell

Product Training

We require product training before starting an application. However, if producers have already completed our ECI Plus product training, no additional training is necessary.

Bookmark our [website](#) for product training, applications and product information.

Marketing Materials

- [Sales Guide](#) (For producers only)
- [Fact Sheet](#)
- [Product Highlights Flyer](#)
- [ECI Plus Brochure](#)
- [Legacy Max Brochure](#)

Contact our annuity sales team for questions or more information.

Annuity Sales Support

800.378.4578 | annsales@standard.com

For producers only. Not for use with consumers.

The Standard | 1100 SW Sixth Avenue, Portland, OR 97204 | standard.com

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®, S&P 500® Dynamic Intraday TCA Index, S&P MARC 5% Index, and S&P 500® Daily Risk Control 5% Index (“the Indices”) are a product 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®, 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”). The Standard’s annuity 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 Indices.

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 \(ml.com\)](#)

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.

Not FDIC-insured. No bank guarantee. May lose value. Not insured by any federal government agency. Not a bank deposit.

[Legal / Privacy](#) | [Unsubscribe](#)

