

Rate Preview for April 1, 2024



Focused Growth Annuity - Crediting Rates

	Current 2/6 Rates*	Upcoming 4/1 Rates*	Change
FGA 3	4.70% / 4.80%	4.80% / 4.90%	0.10% ▲
FGA 5	4.95% / 5.05%	5.05% / 5.15%	0.10% ▲
FGA 7	4.90% / 5.00%	5.00% / 5.10%	0.10% ▲
FGA 10	4.60% / 4.70%	4.70% / 4.80%	0.10% ▲

*Low Band / High Band

Multi-Choice Annuity - Crediting Rates

	Current 2/6 Rates*	Upcoming 4/1 Rates*	Change
MCA 3	4.75% / 4.85%	4.85% / 4.95%	0.10% ▲
MCA 3 with Interest Withdrawals	4.70% / 4.80%	4.80% / 4.90%	0.10% ▲
MCA 3 with 10% Withdrawal Provision	4.65% / 4.75%	4.75% / 4.85%	0.10% ▲
MCA 3 with Principal Guarantee	4.55% / 4.65%	4.65% / 4.75%	0.10% ▲
MCA 5	5.00% / 5.10%	5.10% / 5.20%	0.10% ▲
MCA 5 with Interest Withdrawals	4.95% / 5.05%	5.05% / 5.15%	0.10% ▲
MCA 5 with 10% Withdrawal Provision	4.90% / 5.00%	5.00% / 5.10%	0.10% ▲
MCA 5 with Principal Guarantee	4.80% / 4.90%	4.90% / 5.00%	0.10% ▲
MCA 7	4.85% / 4.95%	4.95% / 5.05%	0.10% ▲
MCA 7 with Interest Withdrawals	4.80% / 4.90%	4.90% / 5.00%	0.10% ▲
MCA 7 with 10% Withdrawal Provision	4.75% / 4.85%	4.85% / 4.95%	0.10% ▲
MCA 7 with Principal Guarantee	4.65% / 4.75%	4.75% / 4.85%	0.10% ▲

*Low Band / High Band

Fixed Account Crediting Rates

	Current 2/6 Rates	Upcoming 4/1 Rates	Change
ECI 5 Series	4.25%	4.25%	0.00%
ECI 7 Series	4.25%	4.25%	0.00%
ECI 10 Series	4.25%	4.25%	0.00%
ISA 5	4.75%	4.75%	0.00%
ISA 7	4.75%	4.75%	0.00%
ISA 10	4.75%	4.75%	0.00%

Not For Use With Consumers

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.

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Enhanced Choice Index Plus - Cap Rates

	Current 2/6 Rates*	Upcoming 4/1 Rates*	Change
ECI 5 S&P 500	9.50% / 12.50%	10.00% / 13.00%	0.50% ▲
ECI 7 S&P 500	10.00% / 13.00%	10.50% / 13.50%	0.50% ▲
ECI 10 S&P 500	9.50% / 12.50%	10.00% / 13.00%	0.50% ▲

*Cap Rate / Enhanced Cap Rate

Enhanced Choice Index Plus - Participation Rates

	Current 2/6 Rates*	Upcoming 4/1 Rates*	Change
ECI 5 S&P 500	43% / 58%	43% / 58%	0%
ECI 5 S&P MARC 5% ER	175% / 230%	170% / 225%	-5% ▼
ECI 5 S&P 500 Daily RC 5% ER	175% / 230%	170% / 225%	-5% ▼
ECI 5 S&P 500 ESG Daily RC 5% ER	175% / 230%	170% / 225%	-5% ▼
ECI 5 BofA Global MegaTrends	115% / 150%	115% / 150%	0%
ECI 7 S&P 500	45% / 60%	45% / 60%	0%
ECI 7 S&P MARC 5% ER	180% / 235%	175% / 230%	-5% ▼
ECI 7 S&P 500 Daily RC 5% ER	180% / 235%	175% / 230%	-5% ▼
ECI 7 S&P 500 ESG Daily RC 5% ER	180% / 235%	175% / 230%	-5% ▼
ECI 7 BofA Global MegaTrends	120% / 155%	120% / 155%	0%
ECI 10 S&P 500	50% / 65%	50% / 65%	0%
ECI 10 S&P MARC 5% ER	185% / 240%	180% / 235%	-5% ▼
ECI 10 S&P 500 Daily RC 5% ER	185% / 240%	180% / 235%	-5% ▼
ECI 10 S&P 500 ESG Daily RC 5% ER	185% / 240%	180% / 235%	-5% ▼
ECI 10 BofA Global MegaTrends	125% / 160%	125% / 160%	0%

*Participation Rate / Enhanced Participation Rate

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Index Select Annuity - Cap Rates

	Current 2/6 Rates*	Upcoming 4/1 Rates*	Change
ISA 5	9.75% / 10.00%	9.75% / 10.00%	0.00%
ISA 7	10.25% / 10.50%	10.25% / 10.50%	0.00%
ISA 10	10.25% / 10.50%	10.25% / 10.50%	0.00%

*Low Band / High Band

Index Select Annuity - Participation Rates

	Current 2/6 Rates*	Upcoming 4/1 Rates*	Change
ISA 5	46% / 48%	46% / 48%	0%
ISA 7	48% / 50%	48% / 50%	0%
ISA 10	49% / 51%	49% / 51%	0%

*Low Band / High Band

45-Day Rate Lock Policy

We'll lock an interest crediting rate on fixed annuities, cap rate or participation rate only on fixed index annuities for 45 calendar days* from the day we receive the original application, if we receive paperwork within the timelines below.

We don't provide a rate lock for fixed interest crediting rates on index annuities or minimum guaranteed rates.

If we receive the expected premium within the 45-day period*, your client receives either the locked-in rate or the current rate on the day we receive the premium – whichever is higher.

- **If rates are increasing:** Sign and date the application and all required supplemental forms **on or after** the rate increase effective date.
- **If rates are decreasing:** Sign and date the application and all required supplemental forms **before** the rate decrease effective date. We'll also need to receive your documents in our home office within four business days of the rate change effective date.

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