

Rate Preview for November 2, 2026



Thrive Plus - Cap Rates

	Current 10/12 Rates*	Upcoming 11/2 Rates*	Change
Thrive Plus 7 S&P 500	9.00% / 9.50%	10.00% / 10.50%	1.00% ▲
Thrive Plus 7 S&P 500 Dynamic Intraday TCA	12.00% / 12.50%	12.50% / 13.00%	0.50% ▲
Thrive Plus 10 S&P 500	9.50% / 10.00%	10.00% / 10.50%	0.50% ▲
Thrive Plus 10 S&P 500 Dynamic Intraday TCA	12.50% / 13.00%	13.00% / 13.50%	0.50% ▲
Thrive Plus 10 Bonus S&P 500	6.50% / 7.00%	7.00% / 7.50%	0.50% ▲
Thrive Plus 10 Bonus S&P 500 Dynamic Intraday TCA	10.00% / 10.50%	10.50% / 11.00%	0.50% ▲

*Low Band / High Band

Thrive Plus - Locked Cap Rates

	Current 10/12 Rates*	Upcoming 11/2 Rates*	Change
Thrive Plus 7 S&P 500	7.00% / 7.50%	7.50% / 8.00%	0.50% ▲
Thrive Plus 10 S&P 500	7.50% / 8.00%	7.50% / 8.00%	0.00%
Thrive Plus 10 Bonus S&P 500	5.00% / 5.50%	5.00% / 5.50%	0.00%

*Low Band / High Band

Thrive Plus - Par Rates

	Current 10/12 Rates*	Upcoming 11/2 Rates*	Change
Thrive Plus 7 S&P 500	50% / 55%	50% / 55%	0%
Thrive Plus 7 Barclays Fortune 500	80% / 85%	80% / 85%	0%
Thrive Plus 10 S&P 500	55% / 60%	55% / 60%	0%
Thrive Plus 10 Barclays Fortune 500	85% / 90%	85% / 90%	0%
Thrive Plus 10 Bonus S&P 500	40% / 45%	40% / 45%	0%
Thrive Plus 10 Bonus Barclays Fortune 500	60% / 65%	60% / 65%	0%

*Low Band / High Band

Thrive Plus - Trigger Rates

	Current 10/12 Rates*	Upcoming 11/2 Rates*	Change
Thrive Plus 7 S&P 500	6.75% / 7.25%	6.75% / 7.25%	0.00%
Thrive Plus 10 S&P 500	7.25% / 7.75%	7.25% / 7.75%	0.00%
Thrive Plus 10 Bonus S&P 500	4.75% / 5.25%	4.75% / 5.25%	0.00%

*Low Band / High Band

Thrive Plus - Trigger Rates Plus

	Current 10/12 Rates*	Upcoming 11/2 Rates*	Change
Thrive Plus 7 S&P 500 Dynamic Intraday TCA	6.75% / 7.25%	7.25% / 7.75%	0.50% ▲
Thrive Plus 10 S&P 500 Dynamic Intraday TCA	7.25% / 7.75%	7.75% / 8.25%	0.50% ▲

*Low Band / High Band

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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.

Fixed Account Crediting Rates

	Current 10/12 Rates*	Upcoming 11/2 Rates	Change
Thrive Plus 7	3.75%	4.25%	0.50% ▲
Thrive Plus 10	4.25%	4.75%	0.50% ▲
Thrive Plus 10 Bonus	3.00%	3.50%	0.50% ▲

45-Day Rate Lock Policy

We'll lock a fixed interest crediting rate, cap rate or participation rate for 45 calendar days 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 the 45-day period, your client receives either the locked-in rate or the rate on the day 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 seven business days of the rate change effective date, including the date of the rate change.

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