

Rate Preview for November 2, 2026



EclipseMark - Participation Rates

	Current 10/12 Rates	Upcoming 11/2 Rates*	Change
EM5 S&P 500 IQ	55% / 60%	55% / 60%	0%
EM5 BofA Global MegaTrends	110% / 115%	110% / 115%	0%
EM5 Bloomberg BitCoin	80% / 85%	80% / 85%	0%
EM10 S&P 500 IQ	60% / 65%	60% / 65%	0%
EM10 BofA Global MegaTrends	115% / 120%	115% / 120%	0%
EM10 Bloomberg BitCoin	85% / 90%	85% / 90%	0%
EM5 Plus S&P 500 IQ	35% / 40%	35% / 40%	0%
EM5 Plus BofA Global MegaTrends	65% / 70%	65% / 70%	0%
EM5 Plus Bloomberg BitCoin	50% / 55%	50% / 55%	0%
EM10 Plus S&P 500 IQ	40% / 45%	40% / 45%	0%
EM10 Plus BofA Global MegaTrends	70% / 75%	70% / 75%	0%
EM10 Plus Bloomberg BitCoin	55% / 60%	55% / 60%	0%

*Low Band / High Band

EclipseMark - Cap Rates

	Current 10/12 Rates	Upcoming 11/2 Rates*	Change
EM5 S&P 500	7.75% / 8.25%	7.75% / 8.25%	0.00%
EM5 S&P 500 IQ	10.50% / 11.00%	10.50% / 11.00%	0.00%
EM5 Nasdaq-100 HiCap	10.00% / 10.50%	10.00% / 10.50%	0.00%
EM10 S&P 500	9.50% / 10.00%	9.50% / 10.00%	0.00%
EM10 S&P 500 IQ	11.50% / 12.00%	11.50% / 12.00%	0.00%
EM10 Nasdaq-100 HiCap	10.75% / 11.25%	10.75% / 11.25%	0.00%
EM5 Plus S&P 500	5.25% / 5.75%	5.25% / 5.75%	0.00%
EM5 Plus S&P 500 IQ	6.75% / 7.25%	6.75% / 7.25%	0.00%
EM5 Plus Nasdaq-100 HiCap	6.25% / 6.75%	6.25% / 6.75%	0.00%
EM10 Plus S&P 500	6.00% / 6.50%	6.00% / 6.50%	0.00%
EM10 Plus S&P 500 IQ	7.50% / 8.00%	7.50% / 8.00%	0.00%
EM10 Plus Nasdaq-100 HiCap	7.00% / 7.50%	7.00% / 7.50%	0.00%

*Low Band / High Band

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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EclipseMark - Locked Cap Rates

	Current 10/12 Rates	Upcoming 11/2 Rates*	Change
EM5 S&P 500	6.00% / 6.50%	6.00% / 6.50%	0.00%
EM10 S&P 500	7.25% / 7.75%	7.25% / 7.75%	0.00%
EM5 Plus S&P 500	3.75% / 4.25%	3.75% / 4.25%	0.00%
EM10 Plus S&P 500	4.00% / 4.50%	4.00% / 4.50%	0.00%

*Low Band / High Band

EclipseMark - Cap Rates Plus

	Current 10/12 Rates	Upcoming 11/2 Rates*	Change
EM5 S&P 500 IQ	6.25% / 6.75%	6.25% / 6.75%	0.00%
EM10 S&P 500 IQ	7.25% / 7.75%	7.25% / 7.75%	0.00%

*Low Band / High Band

EclipseMark - Fixed Account Crediting Rates

	Current 10/12 Rates	Upcoming 11/2 Rates	Change
EM5	4.00%	4.00%	0.00%
EM10	4.25%	4.25%	0.00%
EM5 Plus	2.40%	2.40%	0.00%
EM10 Plus	2.45%	2.45%	0.00%

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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