

Rate Preview for November 2, 2026

RAYMOND JAMES®



Focused Growth Annuity - Crediting Rates

	Current 10/12 Rates*	Upcoming 11/2 Rates*	Change
FGA 3	4.75% / 5.05%	4.75% / 5.05%	0.00%
FGA 5	5.15% / 5.45%	5.15% / 5.45%	0.00%
FGA 7	4.90% / 5.20%	4.90% / 5.20%	0.00%

*Low Band / High Band

Fixed Account Crediting Rates

	Current 10/12 Rates	Upcoming 11/2 Rates	Change
ECI+ 5	4.50%	4.50%	0.00%
ECI+ 7	4.50%	4.50%	0.00%
ECI+ 10	4.50%	4.50%	0.00%
ISA 5	4.50%	4.50%	0.00%
ISA 7	4.50%	4.50%	0.00%
ISA 10	4.50%	4.50%	0.00%

Index Select Annuity - Cap Rates (Blue Series)

	Current 10/12 Rates*	Upcoming 11/2 Rates*	Change
ISA 5	8.50% / 8.75%	8.50% / 8.75%	0.00%
ISA 7	8.75% / 9.00%	8.75% / 9.00%	0.00%
ISA 10	8.25% / 8.50%	8.25% / 8.50%	0.00%

*Low Band / High Band

Index Select Annuity - Participation Rates (Blue Series)

	Current 10/12 Rates*	Upcoming 11/2 Rates*	Change
ISA 5	51% / 53%	51% / 53%	0%
ISA 7	53% / 55%	53% / 55%	0%
ISA 10	54% / 56%	54% / 56%	0%

*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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Enhanced Choice Index Plus - Cap Rates

	Current 10/12 Rates	Upcoming 11/2 Rates	Change
ECI+ 5 S&P 500	9.25%	9.75%	0.50% ▲
ECI+ 5 S&P 500 Dynamic Intraday TCA	12.00%	12.50%	0.50% ▲
ECI+ 7 S&P 500	9.75%	10.25%	0.50% ▲
ECI+ 7 S&P 500 Dynamic Intraday TCA	12.00%	12.50%	0.50% ▲
ECI+ 10 S&P 500	9.25%	9.75%	0.50% ▲
ECI+ 10 S&P 500 Dynamic Intraday TCA	12.00%	12.50%	0.50% ▲

Enhanced Choice Index Plus - Participation Rates

	Current 10/12 Rates	Upcoming 11/2 Rates	Change
ECI+ 5 S&P 500	45%	45%	0%
ECI+ 5 S&P MARC 5% ER	175%	175%	0%
ECI+ 5 S&P 500 Daily RC 5% ER	165%	165%	0%
ECI+ 5 S&P 500 Dynamic Intraday TCA	65%	65%	0%
ECI+ 5 BofA Global MegaTrends	110%	110%	0%
ECI+ 7 S&P 500	47%	47%	0%
ECI+ 7 S&P MARC 5% ER	180%	180%	0%
ECI+ 7 S&P 500 Daily RC 5% ER	170%	170%	0%
ECI+ 7 S&P 500 Dynamic Intraday TCA	65%	65%	0%
ECI+ 7 BofA Global MegaTrends	115%	115%	0%
ECI+ 10 S&P 500	47%	47%	0%
ECI+ 10 S&P MARC 5% ER	185%	185%	0%
ECI+ 10 S&P 500 Daily RC 5% ER	175%	175%	0%
ECI+ 10 S&P 500 Dynamic Intraday TCA	65%	65%	0%
ECI+ 10 BofA Global MegaTrends	120%	120%	0%

Enhanced Choice Index Plus - Trigger Rates

	Current 10/12 Rates	Upcoming 11/2 Rates	Change
ECI+ 5 S&P 500	7.00%	7.00%	0.00%
ECI+ 5 S&P 500 Dynamic Intraday TCA	9.25%	9.75%	0.50% ▲
ECI+ 7 S&P 500	7.00%	7.00%	0.00%
ECI+ 7 S&P 500 Dynamic Intraday TCA	9.75%	10.25%	0.50% ▲
ECI+ 10 S&P 500	6.50%	6.50%	0.00%
ECI+ 10 S&P 500 Dynamic Intraday TCA	9.25%	9.75%	0.50% ▲

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Enhanced Choice Index Plus - Locked Cap Rates

	Current 10/12 Rates	Upcoming 11/2 Rates	Change
ECI+ 5 S&P 500	7.50%	7.50%	0.00%
ECI+ 7 S&P 500	7.50%	7.50%	0.00%
ECI+ 10 S&P 500	7.00%	7.00%	0.00%

Enhanced Choice Index Plus - Trigger Rates Plus

	Current 10/12 Rates	Upcoming 11/2 Rates	Change
ECI+ 5 S&P 500 Dynamic Intraday TCA	7.00%	7.50%	0.50% ▲
ECI+ 7 S&P 500 Dynamic Intraday TCA	7.00%	7.50%	0.50% ▲
ECI+ 10 S&P 500 Dynamic Intraday TCA	6.50%	7.00%	0.50% ▲

Enhanced Choice Index Plus - Locked Trigger Rates

	Current 10/12 Rates	Upcoming 11/2 Rates	Change
ECI+ 5 S&P 500	6.00%	6.00%	0.00%
ECI+ 7 S&P 500	6.00%	6.00%	0.00%
ECI+ 10 S&P 500	5.50%	5.50%	0.00%

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