Exclusively for Santander

Rate Preview for November 2, 2026

Santander

TheStandard®

Future Value Annuity - Crediting Rates

	Current 10/12 Rates*	Upcoming 11/2 Rates*	Change
FVA 3	4.85% / 5.15%	4.85% / 5.15%	0.00%
FVA 3 with Interest Withdrawals	4.80% / 5.10%	4.80% / 5.10%	0.00%
FVA 3 with 10% Withdrawal Provision	4.75% / 5.05%	4.75% / 5.05%	0.00%
FVA 3 with Principal Guarantee	4.65% / 4.95%	4.65% / 4.95%	0.00%
FVA 5	5.05% / 5.35%	5.05% / 5.35%	0.00%
FVA 5 with Interest Withdrawals	5.00% / 5.30%	5.00% / 5.30%	0.00%
FVA 5 with 10% Withdrawal Provision	4.95% / 5.25%	4.95% / 5.25%	0.00%
FVA 5 with Principal Guarantee	4.85% / 5.15%	4.85% / 5.15%	0.00%
FVA 7	4.95% / 5.25%	4.95% / 5.25%	0.00%
FVA 7 with Interest Withdrawals	4.90% / 5.20%	4.90% / 5.20%	0.00%
FVA 7 with 10% Withdrawal Provision	4.85% / 5.15%	4.85% / 5.15%	0.00%
FVA 7 with Principal Guarantee	4.75% / 5.05%	4.75% / 5.05%	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%

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%	▲

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.

Exclusively for Santander

Rate Preview for November 2, 2026

Santander

TheStandard®

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%	▲

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%

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.

Exclusively for Santander

Rate Preview for November 2, 2026

Santander

TheStandard®

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%

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.

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.