

## Rate Preview for November 2, 2026



## Focused Growth Annuity - Crediting Rates

|       | Current 10/12 Rates* | Upcoming 11/2 Rates* | Change |
|-------|----------------------|----------------------|--------|
| FGA 5 | 5.10% / 5.40%        | 5.10% / 5.40%        | 0.00%  |
| FGA 7 | 4.95% / 5.25%        | 4.95% / 5.25%        | 0.00%  |

\*Low Band / High Band

## Enhanced Choice Index Plus - Cap Rates (Red Series)

|                                     | Current 10/12 Rates | Upcoming 11/2 Rates | Change  |
|-------------------------------------|---------------------|---------------------|---------|
| ECI+ 5 S&P 500                      | 9.25%               | 11.25%              | 2.00% ▲ |
| ECI+ 5 S&P 500 Dynamic Intraday TCA | 12.00%              | 15.00%              | 3.00% ▲ |
| ECI+ 7 S&P 500                      | 9.75%               | 11.50%              | 1.75% ▲ |
| ECI+ 7 S&P 500 Dynamic Intraday TCA | 12.00%              | 15.00%              | 3.00% ▲ |

## Enhanced Choice Index Plus - Participation Rates (Red Series)

|                                     | Current 10/12 Rates | Upcoming 11/2 Rates | Change |
|-------------------------------------|---------------------|---------------------|--------|
| ECI+ 5 S&P 500                      | 45%                 | 53%                 | 8% ▲   |
| ECI+ 5 S&P 500 Dynamic Intraday TCA | 65%                 | 75%                 | 10% ▲  |
| ECI+ 7 S&P 500                      | 47%                 | 53%                 | 6% ▲   |
| ECI+ 7 S&P 500 Dynamic Intraday TCA | 65%                 | 75%                 | 10% ▲  |

## Enhanced Choice Index Plus - Trigger Rates (Red Series)

|                                     | Current 10/12 Rates | Upcoming 11/2 Rates | Change  |
|-------------------------------------|---------------------|---------------------|---------|
| ECI+ 5 S&P 500                      | 7.00%               | 8.00%               | 1.00% ▲ |
| ECI+ 5 S&P 500 Dynamic Intraday TCA | 9.25%               | 11.25%              | 2.00% ▲ |
| ECI+ 7 S&P 500                      | 7.00%               | 8.00%               | 1.00% ▲ |
| ECI+ 7 S&P 500 Dynamic Intraday TCA | 9.75%               | 11.50%              | 1.75% ▲ |

## 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 - Locked Cap Rates (Red Series)

|                | Current 10/12 Rates | Upcoming 11/2 Rates | Change  |
|----------------|---------------------|---------------------|---------|
| ECI+ 5 S&P 500 | 7.50%               | 9.00%               | 1.50% ▲ |
| ECI+ 7 S&P 500 | 7.50%               | 8.75%               | 1.25% ▲ |

## Enhanced Choice Index Plus - Trigger Rates Plus (Red Series)

|                                     | Current 10/12 Rates | Upcoming 11/2 Rates | Change  |
|-------------------------------------|---------------------|---------------------|---------|
| ECI+ 5 S&P 500 Dynamic Intraday TCA | 7.00%               | 8.75%               | 1.75% ▲ |
| ECI+ 7 S&P 500 Dynamic Intraday TCA | 7.00%               | 8.75%               | 1.75% ▲ |

## Enhanced Choice Index Plus - Locked Trigger Rates (Red Series)

|                | Current 10/12 Rates | Upcoming 11/2 Rates | Change  |
|----------------|---------------------|---------------------|---------|
| ECI+ 5 S&P 500 | 6.00%               | 7.00%               | 1.00% ▲ |
| ECI+ 7 S&P 500 | 6.00%               | 7.00%               | 1.00% ▲ |

## 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%  |

## 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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