

Rate Preview for February 3, 2026



EclipseMark - Participation Rates

	Current 11/24 Rates*	Upcoming 2/3 Rates*	Change
EM5 S&P 500 IQ	50%	50%	0%
EM5 BofA Global MegaTrends	100%	100%	0%
EM10 S&P 500 IQ	55%	55%	0%
EM10 BofA Global MegaTrends	105%	105%	0%
EM5 Plus S&P 500 IQ	30%	30%	0%
EM5 Plus BofA Global MegaTrends	55%	55%	0%
EM10 Plus S&P 500 IQ	35%	35%	0%
EM10 Plus BofA Global MegaTrends	60%	60%	0%

EclipseMark - Cap Rates

	Current 11/24 Rates*	Upcoming 2/3 Rates*	Change
EM5 S&P 500	7.25%	7.00%	-0.25%
EM5 S&P 500 IQ	9.75%	9.75%	0.00%
EM10 S&P 500	8.00%	8.00%	0.00%
EM10 S&P 500 IQ	10.00%	10.00%	0.00%
EM5 Plus S&P 500	4.50%	4.50%	0.00%
EM5 Plus S&P 500 IQ	6.00%	6.00%	0.00%
EM10 Plus S&P 500	4.75%	4.75%	0.00%
EM10 Plus S&P 500 IQ	6.25%	6.25%	0.00%

EclipseMark - Locked Cap Rates

	Current 11/24 Rates*	Upcoming 2/3 Rates*	Change
EM5 S&P 500	5.75%	5.50%	-0.25%
EM10 S&P 500	6.50%	6.50%	0.00%
EM5 Plus S&P 500	3.25%	3.25%	0.00%
EM10 Plus S&P 500	3.50%	3.50%	0.00%

EclipseMark - Cap Rates Plus

	Current 11/24 Rates*	Upcoming 2/3 Rates*	Change
EM5 S&P 500 IQ	5.50%	5.50%	0.00%
EM10 S&P 500 IQ	5.75%	5.75%	0.00%

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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.

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EclipseMark - Fixed Account Crediting Rates

	Current 11/24 Rates*	Upcoming 2/3 Rates*	Change
EM5	3.75%	3.75%	0.00%
EM10	4.00%	4.00%	0.00%
EM5 Plus	2.15%	2.15%	0.00%
EM10 Plus	2.20%	2.20%	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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