



RAYMOND JAMES®

Focused Growth Annuity - Crediting Rates

	Current 5/30 Rates*	Upcoming 7/1 Rates*
FGA 3	4.95% / 5.05%	4.80% / 5.10%
FGA 5	5.05% / 5.15%	4.90% / 5.20%
FGA 7	4.80% / 4.90%	4.65% / 4.95%

*Low Band / High Band

Enhanced Choice Index Plus - Cap Rates

	Current 5/30 Rates*	Upcoming 7/1 Rates*
ECI 5 S&P 500	10.50% / 13.50%	10.50% / 13.50%
ECI 7 S&P 500	11.00% / 14.00%	11.00% / 14.00%
ECI 10 S&P 500	10.50% / 13.50%	10.50% / 13.50%

*Cap Rate / Enhanced Cap Rate

Enhanced Choice Index Plus - Participation Rates

	Current 5/30 Rates*	Upcoming 7/1 Rates*
ECI 5 S&P 500	53% / 68%	58% / 73%
ECI 5 S&P MARC 5% ER	180% / 235%	180% / 235%
ECI 5 S&P 500 Daily RC 5% ER	180% / 235%	180% / 235%
ECI 5 S&P 500 ESG Daily RC 5% ER	180% / 235%	180% / 235%
ECI 5 BofA Global MegaTrends	125% / 160%	125% / 160%
ECI 7 S&P 500	55% / 70%	60% / 75%
ECI 7 S&P MARC 5% ER	185% / 240%	185% / 240%
ECI 7 S&P 500 Daily RC 5% ER	185% / 240%	185% / 240%
ECI 7 S&P 500 ESG Daily RC 5% ER	185% / 240%	185% / 240%
ECI 7 BofA Global MegaTrends	130% / 165%	130% / 165%
ECI 10 S&P 500	60% / 75%	60% / 75%
ECI 10 S&P MARC 5% ER	190% / 245%	190% / 245%
ECI 10 S&P 500 Daily RC 5% ER	190% / 245%	190% / 245%
ECI 10 S&P 500 ESG Daily RC 5% ER	190% / 245%	190% / 245%
ECI 10 BofA Global MegaTrends	135% / 170%	135% / 170%

*Participation Rate / Enhanced Participation Rate

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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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Index Select Annuity - Cap Rates (Blue Series)

	Current 5/30 Rates*	Upcoming 7/1 Rates*
ISA 5	10.00% / 10.25%	10.00% / 10.25%
ISA 7	10.50% / 10.75%	10.50% / 10.75%
ISA 10	10.50% / 10.75%	10.50% / 10.75%

*Low Band / High Band

Index Select Annuity - Participation Rates (Blue Series)

	Current 5/30 Rates*	Upcoming 7/1 Rates*
ISA 5	44% / 46%	59% / 61%
ISA 7	46% / 48%	61% / 63%
ISA 10	47% / 49%	62% / 64%

*Low Band / High Band

Fixed Account Crediting Rates

	Current 5/30 Rates	Upcoming 7/1 Rates
ECI 5 Series	4.50%	4.50%
ECI 7 Series	4.50%	4.50%
ECI 10 Series	4.50%	4.50%
ISA 5	5.00%	5.00%
ISA 7	5.00%	5.00%
ISA 10	5.00%	5.00%

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