

Rate Preview for January 1, 2021



RAYMOND JAMES®

Exclusively for Raymond James

Fixed-Rate Annuity - Crediting Rates

	Current 12/11 Rates*	Upcoming 1/1 Rates*	Change
FGA3	1.55% / 1.65%	1.55% / 1.65%	0.00%
FGA5	1.95% / 2.05%	1.95% / 2.05%	0.00%
FGA7	2.05% / 2.15%	2.05% / 2.15%	0.00%

*Low Band / High Band

Index-Rate Annuity - Cap Rates

	Current 12/11 Caps*	Upcoming 1/1 Caps*	Change
ISA5 Blue Series	3.25% / 3.50%	3.25% / 3.50%	0.00%
ISA7 Blue Series	4.05% / 4.30%	4.05% / 4.30%	0.00%
ISA10 Blue Series	4.25% / 4.50%	4.25% / 4.50%	0.00%

*Low Band / High Band

Index-Rate Annuity - Participation Rates

	Current 12/11 Par Rates*	Upcoming 1/1 Rates*	Change
ISA5 Blue Series	23% / 25%	23% / 25%	0.0%
ISA7 Blue Series	25% / 27%	25% / 27%	0.0%
ISA10 Blue Series	26% / 28%	26% / 28%	0.0%

*Low Band / High Band