

Rate Preview for May 6, 2021



Exclusively for TD Bank

Fixed-Rate Annuity - Crediting Rates

| | Current 4/7 Rates* | Upcoming 5/6 Rates* | Change |
|------|---------------------------|----------------------------|---------------|
| FGA5 | 2.25% / 2.35% | 2.15% / 2.25% | -0.10% ▼ |
| FGA7 | 2.30% / 2.40% | 2.20% / 2.30% | -0.10% ▼ |

*Low Band / High Band

Index-Rate Annuity - Cap Rates

| | Current 4/7 Caps* | Upcoming 5/6 Caps* | Change |
|------|--------------------------|---------------------------|---------------|
| ISA5 | 3.70% / 3.95% | 3.70% / 3.95% | 0.00% |
| ISA7 | 4.75% / 5.00% | 4.75% / 5.00% | 0.00% |

| | Current 4/7 Caps* | Upcoming 5/6 Caps* | Change |
|--------|--------------------------|---------------------------|---------------|
| HSIA6 | 4.05% / 4.30% | 4.05% / 4.30% | 0.00% |
| HSIA8 | 4.75% / 5.00% | 4.75% / 5.00% | 0.00% |
| HSIA10 | 4.80% / 5.05% | 4.80% / 5.05% | 0.00% |

*Low Band / High Band

Index-Rate Annuity - Participation Rates

| | Current 4/7 Par Rates* | Upcoming 5/6 Rates* | Change |
|------|-------------------------------|----------------------------|---------------|
| ISA5 | 25% / 27% | 27% / 29% | 2.0% ▲ |
| ISA7 | 27% / 29% | 29% / 31% | 2.0% ▲ |

| | Current 4/7 Par Rates* | Upcoming 5/6 Rates* | Change |
|--------|-------------------------------|----------------------------|---------------|
| HSIA6 | 26% / 28% | 28% / 30% | 2.0% ▲ |
| HSIA8 | 28% / 30% | 30% / 32% | 2.0% ▲ |
| HSIA10 | 28% / 30% | 30% / 32% | 2.0% ▲ |

*Low Band / High Band