

## Rate Preview for May 1, 2024



### Focused Growth Annuity - Crediting Rates

	Current 4/1 Rates*	Upcoming 5/1 Rates*	Change
FGA 5	4.95% / 5.05%	5.05% / 5.15%	0.10% ▲
FGA 7	4.90% / 5.00%	5.00% / 5.10%	0.10% ▲

\*Low Band / High Band

### Index-Rate Annuities - Cap Rates

	Current 4/1 Rates*	Upcoming 5/1 Rates*	Change
ISA 5	9.75% / 10.00%	10.25% / 10.50%	0.50% ▲
ISA 7	10.25% / 10.50%	10.75% / 11.00%	0.50% ▲
HSIA6	10.10% / 10.35%	10.60% / 10.85%	0.50% ▲
HSIA8	10.25% / 10.50%	10.75% / 11.00%	0.50% ▲
HSIA10	10.30% / 10.55%	10.80% / 11.05%	0.50% ▲

\*Low Band / High Band

### Index-Rate Annuities - Participation Rates

	Current 4/1 Rates*	Upcoming 5/1 Rates*	Change
ISA 5	46% / 48%	46% / 48%	0%
ISA 7	48% / 50%	48% / 50%	0%
HSIA6	47% / 49%	47% / 49%	0%
HSIA8	48% / 50%	48% / 50%	0%
HSIA10	50% / 52%	50% / 52%	0%

\*Low Band / High Band

### Fixed Account Crediting Rates

	Current 4/1 Rates	Upcoming 5/1 Rates	Change
ISA 5	4.75%	5.00%	0.25% ▲
ISA 7	4.75%	5.00%	0.25% ▲
HSIA6	4.75%	5.00%	0.25% ▲
HSIA8	4.75%	5.00%	0.25% ▲
HSIA10	4.75%	5.00%	0.25% ▲

#### 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.

Exclusively for TD Bank

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### 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 four business days of the rate change effective date, including the date of the rate change.

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