



Annuity Rate Change on February 15

Our annuity rates are changing effective February 15, 2023.

Rates Increasing:

- **Index Select Annuity rate caps (All series)**
 - +0.50% on ISA 5
 - +0.50% on ISA 7
 - +0.50% on ISA 10
- **Higher Standard Index Annuity* rate caps**
 - +0.50% on HSIA 6
 - +0.50% on HSIA 8
 - +0.50% on HSIA 10
- **Enhanced Choice Index**
 - **ECI 5 participation rate and enhanced participation rate**
 - +15% on S&P MARC 5 ER Index
 - +15% on S&P 500 Daily RC 5% ER Index
 - +15% on S&P 500 ESG Daily RC 5% ER Index
 - **ECI 7 participation rate and enhanced participation rate**
 - +15% on S&P MARC 5 ER Index
 - +15% on S&P 500 Daily RC 5% ER Index
 - +15% on S&P 500 ESG Daily RC 5% ER Index
 - **ECI 10 participation rate and enhanced participation rate**
 - +15% on S&P MARC 5 ER Index
 - +15% on S&P 500 Daily RC 5% ER Index
 - +15% on S&P 500 ESG Daily RC 5% ER Index

Rates Decreasing:

- **Focused Growth Annuity crediting rates (All series)**
 - -0.10% on FGA 3
 - -0.10% on FGA 7
 - -0.10% on FGA 10
- **Multi-Choice Annuity crediting rates (All series)**
 - -0.10% on MCA 3 – All withdrawal options
 - -0.10% on MCA 7 – All withdrawal options
- **Total Choice Annuity* crediting rates**
 - -0.10% on TCA 3 and TCA 3 with Principal Guarantee
 - -0.10% on TCA 7 and TCA 7 with Principal Guarantee

All other rates remain unchanged.

To view your distributor rate sheets:

1. Start at standard.com/annuities.
2. Select your distributor in the drop-down menu or select "not affiliated with a distributor or distributor not listed."
3. On the right-side Resources box, select **Rate Preview**.

*Available through select distribution only.

For products with rates decreasing: Applications need to be signed and dated by February 14, 2023, and received in our home office by February 21, 2023 to hold current rates.

For products with rates increasing: Applications dated February 15, 2023 or later to hold new rates.

For producers only. Not for use with consumers.

Annuities Sales Support and Service

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