



Annuity Rate Increase

Rates increasing on April 10:

- **Focused Growth Annuity crediting rate (All series)**
 - +0.10% on FGA 5
- **Multi-Choice Annuity crediting rate (All series)**
 - +0.10% on MCA 5 - All withdrawal options
- **Total Choice Annuity* crediting rate**
 - 0.10% on TCA 5
 - 0.10% on TCA 5 with principal guarantee
- **Index Select Annuity participation rate (All series)**
 - +6% on ISA 5
 - +4% on ISA 7
 - +4% on ISA 10
- **Higher Standard Index Annuity* participation rate**
 - +6% on HSIA 6
 - +4% on HSIA 8
 - +4% on HSIA 10
- **Enhanced Choice Index participation rate and enhanced participation rate**
 - +2% on ECI 10 S&P 500 Index[®]
 - +2% on ECI 7 S&P 500 Index[®]
 - +2% on ECI 5 S&P 500 Index[®]
- **Immediate annuity payouts (SPIA)**

Rates increasing on April 15:

- **Index Select Annuity fixed interest crediting rate**
 - +0.75% on ISA 5, 7 and 10
- **Higher Standard Index Annuity* fixed interest crediting rate**
 - +0.75% on HSIA 6, 8 and 10
- **Enhanced Choice Index fixed interest crediting rate**
 - +0.75 on ECI 5, 7 and 10

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.

To ensure your clients receive the higher annuity rates, funds for new applications or pending applications will need to be received in our home office on or after April 10, 2023 (April 15, 2023 for ISA, HSIA and ECI fixed interest crediting rate).

If we receive funds before April 10, 2023 (April 15, 2023 for ISA, HSIA and ECI fixed interest crediting rate), your clients will receive our current annuity rates.

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